```
? show files;ds
File 348:EUROPEAN PATENTS 1978-2006/ 200621
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060525,UT=20060518
         (c) 2006 WIPO/Univentio
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO

Set     Items   Description
S1        144   ACCOUNT () RECEIVABLE
S2      32142   BILL OR BILLED OR BILLING
S3        323   DISPUTE () RESOLUTION
S4         27   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5        434   REASON () CODE
S6    1119320   (DISPLAY OR SCREEN OR MONITOR)
S7         25   (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER)
             () DISPUTE
S8         98   S1 AND S2
S9         12   S8 AND S3
S10         1   S9 AND S5
S11         0   S8 AND S4
S12        81   S8 AND S6
S13         7   S12 AND S7
```

File 2:INSPEC 1898-2006/May W3
(c) 2006 Institution of Electrical Engineers
File 65:Inside Conferences 1993-2006/May 26
(c) 2006 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr
(c) 2006 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 35:Dissertation Abs Online 1861-2006/May
(c) 2006 ProQuest Info&Learning
File 474:New York Times Abs 1969-2006/May 29
(c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/May 26
(c) 2006 The New York Times
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.
File 139:EconLit 1969-2006/May
(c) 2006 American Economic Association

Set	Items	Description
S1	70	ACCOUNT () RECEIVABLE
S2	165924	BILL OR BILLED OR BILLING
S3	25	(INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S4	0	(INVOICE () DISPUTE)
S5	3366	DISPUTE () RESOLUTION
S6	40	(CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER) () DISPUTE?
S7	4	REASON () CODE
S8	310959	(DISPLAY OR SCREEN OR MONITOR)
S9	4	S1 AND S2
S10	0	S1 AND S3
S11	0	S1 AND S6
S12	7	S5 AND S8
S13	5533	S2 AND 8
S14	1136	S2 AND S8
S15	0	S14 AND SS5
S16	0	S14 AND S5
S17	0	S14 AND S1
S18	12	S14 AND (DISPUTE)
S19	2418	18 AND CODE
S20	0	S18 AND CODE
S21	0	S18 AND S7

?

```
File  15:ABI/Inform(R) 1971-2006/May 29
         (c) 2006 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2006/May 29
         (c) 2006 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/May 29
         (c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/May 26
         (c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/May 29
         (c) 2006 The Gale Group
File 268:Banking Info Source 1981-2006/May W3
         (c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/May 30
         (c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/May 30
         (c)2006 Knight Ridder/Tribune Bus News
File   9:Business & Industry(R) Jul/1994-2006/May 26
         (c) 2006  The Gale Group
File  20:Dialog Global Reporter 1997-2006/May 30
         (c) 2006 Dialog
File 623:Business Week 1985-2006/May 26
         (c) 2006 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-2006/May 26
         (c) 2006 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2006/May 26
         (c) 2006 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 610:Business Wire 1999-2006/May 30
         (c) 2006 Business Wire.
File 476:Financial Times Fulltext 1982-2006/May 31
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/May 30
         (c) 2006 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2006/May 27
         (c) 2006 San Jose Mercury News
File 625:American Banker Publications 1981-2006/May 30
         (c) 2006 American Banker
```

Set	Items	Description
S1	4559	ACCOUNT () RECEIVABLE
S2	4775673	BILL OR BILLED OR BILLING
S3	216	S1(S)S2
S4	1666	(INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5	0	S3(S)S4
S6	0	S1(S)S4
S7	126	(INVOICE () DISPUTE)
S8	0	S1(S)S7
S9	410	CREDIT () MEMO
S10	1	S1(S)S9
S11	26	ACCOUNT () DISPUTE
S12	4	S11(S)S2
S13	54905	DISPUTE () RESOLUTION
S14	7	S1(S)S13
S15	320	REASON () CODE
S16	0	DISPLAY NEAR() SCRENN
S17	0	DISPLAY NEAR() SCREEN

```
S18    1856454    DISPLAY
S19          5    S15(S)S18
?
```

```
YSTEM:OS  - DIALOG OneSearch
  File 348:EUROPEAN PATENTS 1978-2006/ 200621
         (c) 2006 European Patent Office
*File 348: For important information about IPCR/8 and forthcoming
changes to the IC= index, see HELP NEWSIPCR.
  File 349:PCT FULLTEXT 1979-2006/UB=20060525,UT=20060518
         (c) 2006 WIPO/Univentio
*File 349: For important information about IPCR/8 and forthcoming
changes to the IC= index, see HELP NEWSIPCR.
  File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)

         (c) 2006 JPO & JAPIO

      Set  Items  Description
      ---  -----  -----------
? s account () receivable
          206348  ACCOUNT
           12054  RECEIVABLE
      S1     144  ACCOUNT () RECEIVABLE
? s bill or billed or billing
           17792  BILL
            4662  BILLED
           18222  BILLING
      S2   32142  BILL OR BILLED OR BILLING
? s dispute () resolution
            1457  DISPUTE
          205423  RESOLUTION
      S3     323  DISPUTE () RESOLUTION
? s (invoice or bill or billed or billing) () dispute
            3410  INVOICE
           17792  BILL
            4662  BILLED
           18222  BILLING
            1457  DISPUTE
      S4      27  (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
? s reason () code
          293631  REASON
          362701  CODE
      S5     434  REASON () CODE
? s (display or screen or monitor)
Processing
          801375  DISPLAY
          364256  SCREEN
          266241  MONITOR
      S6 1119320  (DISPLAY OR SCREEN OR MONITOR)
? s (customer or client or user or payer or buyer or consumer) () dispute
           77792  CUSTOMER
           71316  CLIENT
          562001  USER
            2501  PAYER
            5863  BUYER
           74740  CONSUMER
            1457  DISPUTE
      S7      25  (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR
                  CONSUMER) () DISPUTE
?
? show files;ds
File 348:EUROPEAN PATENTS 1978-2006/ 200621
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060525,UT=20060518
         (c) 2006 WIPO/Univentio
```

```
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO

Set      Items   Description
S1         144   ACCOUNT () RECEIVABLE
S2       32142   BILL OR BILLED OR BILLING
S3         323   DISPUTE () RESOLUTION
S4          27   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5         434   REASON () CODE
S6     1119320   (DISPLAY OR SCREEN OR MONITOR)
S7          25   (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER)
              () DISPUTE
? s s1 and s2
             144  S1
           32142  S2
      S8      98  S1 AND S2
? s s8 and s3
              98  S8
             323  S3
      S9      12  S8 AND S3
? s s9 and s5
              12  S9
             434  S5
     S10       1  S9 AND S5
? t s10/free
>>>"FREE" is not a valid format name in file(s): 347-349
? t s10/medium
```

10/3/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00797928 **Image available**
AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT AND PAYMENT SYSTEM AND METHOD THEREFOR
SYSTEME AUTOMATISE DE PRESENTATION DE RELEVE DE COMPTE, DE REGULARISATION ET DE PAIEMENT ET PROCEDE CORRESPONDANT
Patent Applicant/Assignee:
THE CHASE MANHATTAN BANK, 41st Floor, 270 Park Avenue, New York, NY 10017, US, US (Residence), US (Nationality)
Inventor(s):
SLAVIN Fred, 5 Hopi Ct., Manalapan, NJ 07726, US,
BALTUCH Eric, 182 E. 95th Street, New York, NY 10128, US,
WREN Margaret, 62 Clark Street, 1R, Brooklyn, NY 11245, US,
Legal Representative:
WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200131493 A2 20010503 (WO 0131493)
Application: WO 2000US41477 20001024 (PCT/WO US0041477)
Priority Application: US 99161270 19991025; US 2000518948 20000306
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13080

English Abstract

French Abstract
L'invention se rapporte a un systeme et a un procede permettant d'accepter des commandes de clients situes en des emplacements eloignes. Ledit systeme sert a gerer le processus de commande par presentation d'une facture consolidee a un vendeur, a permettre au vendeur d'indiquer quels articles sont en cours de paiement ainsi qu'un code de motif pour des articles dont le paiement est retarde, a accepter un paiement consolide et a attribuer ce paiement a la filiale commerciale appropriee. De maniere generale, une ou plusieurs commandes sont recues d'un acheteur, chacune de ces commandes correspondant a au moins une filiale vendeuse. Les commandes sont consolidees en une commande consolidee. Les factures consolidees sont ensuite mises a la disposition de l'acheteur. Une indication recue de l'acheteur permet de connaitre quelles sont les commandes pour lesquelles le paiement est accepte. Le paiement, une fois recu, est attribue a au moins une filiale vendeuse correspondante pour laquelle le paiement a ete effectue.

```
Legal Status (Type, Date, Text)
Publication  20010503 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20011018 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20011108 Late publication under Article 17.2a
Republication 20011108 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.
? show files;ds
File 348:EUROPEAN PATENTS 1978-2006/ 200621
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060525,UT=20060518
         (c) 2006 WIPO/Univentio
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO

Set     Items   Description
S1        144   ACCOUNT () RECEIVABLE
S2      32142   BILL OR BILLED OR BILLING
S3        323   DISPUTE () RESOLUTION
S4         27   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5        434   REASON () CODE
S6    1119320   (DISPLAY OR SCREEN OR MONITOR)
S7         25   (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER)
             () DISPUTE
S8         98   S1 AND S2
S9         12   S8 AND S3
S10         1   S9 AND S5
? s s8 and s4
               98  S8
               27  S4
```

```
     S11        0  S8 AND S4
? s s8 and s6
               98  S8
          1119320  S6
     S12       81  S8 AND S6
? s s12 and s7
               81  S12
               25  S7
     S13        7  S12 AND S7
? t s13/medium/1-7
```

13/3/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

01070660 **Image available**
SYSTEM AND METHOD FOR VARYING ELECTRONIC SETTLEMENTS BETWEEN BUYERS AND SUPPLIERS WITH DYNAMIC DISCOUNT TERMS
SYSTEME ET PROCEDE DE MODIFICATION DES REGLEMENTS ELECTRONIQUES ENTRE ACHETEURS ET FOURNISSEURS INCLUANT DES TERMES DE REMISE DYNAMIQUES
Patent Applicant/Assignee:
  XIGN CORPORATION, 3825 Hopyard Road, Suite #220, Pleasanton, CA 94588, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  HOLM Don, 24 Latimer Place, Walnut Creek, CA 94596, US, US (Residence), US (Nationality), (Designated only for: US)
  LAM Duc, 940 Faris Drive, San Jose, CA 95111, US, US (Residence), US (Nationality), (Designated only for: US)
  MCRAE Xuan, 876 Gregory Court, Fremont, CA 94539, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  WILLMAN George A (agent), Wilson Sonsini Goodrich & Rosati, 650 Page Mill Road, Palo Alto, CA 94304-1050, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2003100689 A1 20031204 (WO 03100689)
  Application: WO 2003US15542 20030514 (PCT/WO US0315542)
  Priority Application: US 2002155806 20020524
Parent Application/Grant:
  Related by Continuation to: US 2002155806 20020524 (CON)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 18105

English Abstract

A request is received to effect payment between a buyer (101) and a seller (102) for a transaction having established terms. The terms include a payment amount and a settlement date. Messages are exchanged between the buyer and the seller (103) that include an offer and acceptance of new terms for payment other than the established terms. The new terms include an adjusted amount of payment to be made at a particular time after an event associated with the transaction. An electronic notification that the event has occurred is received, and after the notification, payment between the buyer and seller is effected under the new terms. In one implementation, a digital signature indicating acceptance of the new terms is received. Another embodiment is directed to a method of effecting payment that includes receiving requests to effect a set of transactions with a set of entities. Requests for offers of terms different than the established terms are sent to the entities, and the different terms are to apply to payment made at a particular time after the event. Offers (130) are received in response to the requests (131), and a set of offers among the offers is selected based on a set of one or more criteria. Requests for offers and selection of the offers may be made based on a goal seeking process. Another embodiment of is directed to a method of making payment involving a buyer, seller and a third party, such as a financial institution.

French Abstract
Une demande d'execution d'un payement entre un acheteur (101) et un vendeur (102) dans le cadre d'une transaction aux termes etablis est recue. Ces termes incluent le montant de paiement et la date de reglement. Des messages signifiant l'offre et l'acceptation de nouveaux termes du payement autres que ceux deja etablis sont echanges entre l'acheteur et le vendeur (103). Ces nouveaux termes comportent le montant ajuste du payement qui doit etre regle apres un moment precis consecutif a un evenement associe a la transaction. Suite a la reception d'une notification electronique informant de l'intervention de l'evenement, le payement entre l'acheteur et le vendeur s'effectue selon les nouveaux termes. Dans une premiere application, une signature numerique indiquant l'acceptation des nouveaux termes est recue. Un autre mode de realisation concerne un procede d'execution de payement qui consiste a recevoir des demandes d'execution d'un ensemble de transactions avec un ensemble d'entites. Des demandes d'offres de termes differents des termes etablis sont envoyees aux entites, les termes differents etant alors appliques au payement execute a un moment precis apres ledit evenement. Les offres (130) sont recues en reponse aux demandes (131), et une serie d'offres parmi l'ensemble des offres est selectionnee sur la base d'au moins un critere ou d'un ensemble de criteres. Les demandes d'offres et de selection d'offres peuvent reposer sur un procede de poursuite de but. Un autre mode de realisation encore concerne un procede d'execution d'un payement impliquant un acheteur, un vendeur et un tiers de confiance, tel qu'une institution financiere.

Legal Status (Type, Date, Text)

Publication	20031204 A1	With international search report.
Publication	20031204 A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20040304	Request for preliminary examination prior to end of 19th month from priority date

13/3/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00853821

METHOD AND APPARATUS FOR MANAGING ACCOUNTS RECEIVABLE CLAIMS

PROCEDE ET APPAREIL PERMETTANT DE GERER DES CREANCES DE COMPTES DE DEBITEURS

Patent Applicant/Assignee:
  GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA (Nationality)
Inventor(s):
  LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,
  GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1 , CA,
Legal Representative:
  WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson Blvd., East, Mississauga, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200186524 A2 20011115 (WO 0186524)
  Application: WO 2001IB838 20010430 (PCT/WO IB0100838)
  Priority Application: US 2000562666 20000502
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AU CA JP MX
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 10752

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011115 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

13/3/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00851708

METHOD, APPARATUS AND COMPUTER PROGRAM FOR MANAGING ACCOUNTING SYSTEM INTERFACES

PROCEDE, APPAREIL ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER LES INTERFACES D'UN SYSTEME DE COMPTABILISATION

Patent Applicant/Assignee:
  GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA (Nationality)
Inventor(s):
  LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,

GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1
, CA,
Legal Representative:
WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184389 A2 20011108 (WO 0184389)
Application: WO 2001IB919 20010430 (PCT/WO IB0100919)
Priority Application: US 2000561654 20000502
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 11020

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011108 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.
Examination 20020131 Request for preliminary examination prior to end of
19th month from priority date

13/3/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00851707
METHOD AND APPARATUS FOR MANAGING REMITTANCE PROCESSING WITHIN ACCOUNT RECEIVABLES
PROCEDE ET APPAREIL DE GESTION DU TRAITEMENT DES VERSEMENTS DES COMPTES DEBITEURS
Patent Applicant/Assignee:
GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA
(Nationality)
Inventor(s):
LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1
, CA,
Legal Representative:
WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184388 A2 20011108 (WO 0184388)
Application: WO 2001IB847 20010430 (PCT/WO IB0100847)
Priority Application: US 2000563633 20000502
Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 10534

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Examination 20020207 Request for preliminary examination prior to end of 19th month from priority date

13/3/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00851706
METHOD AND APPARATUS FOR MANAGING CREDIT INQUIRIES WITHIN ACCOUNT RECEIVABLES
PROCEDE ET APPAREIL DE GESTION DES ENQUETES DE SOLVABILITE AU SEIN DE COMPTES DEBITEURS
Patent Applicant/Assignee:
GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA (Nationality)
Inventor(s):
LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1 , CA,
Legal Representative:
WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East, Suite 211, Mississauga, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184387 A2 20011108 (WO 0184387)
Application: WO 2001IB846 20010430 (PCT/WO IB0100846)
Priority Application: US 2000561653 20000502
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims

Fulltext Word Count: 10169

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

13/3/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00851695
METHOD AND APPARATUS FOR MANAGING ACCOUNT RECEIVABLES
PROCEDE ET DISPOSITIF DE GESTION DE CREANCES
Patent Applicant/Assignee:
GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA (Nationality)
Inventor(s):
LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1 , CA,
Legal Representative:
WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East, Suite 211, Mississaugua, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184346 A2 20011108 (WO 0184346)
Application: WO 2001IB916 20010430 (PCT/WO IB0100916)
Priority Application: US 2000561655 20000502
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class (v7): G06F-017/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 10335

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination   20020131 Request for preliminary examination prior to end of
19th month from priority date

13/3/7   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00851169
WEB-BASED METHOD AND SYSTEM FOR MANAGING ACCOUNT RECEIVABLES
PROCEDE ET SYSTEME WEB DE GESTION DES COMPTES DEBITEURS
Patent Applicant/Assignee:
GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA (Nationality)
Inventor(s):
LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1 , CA,
Legal Representative:
WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East, Suite 211, Mississauga, Ontario L4W 4Z3, CA,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200182676 A2 20011108 (WO 0182676)
Application: WO 2001IB921 20010430 (PCT/WO IB0100921)
Priority Application: US 2000563135 20000502
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 10581

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20011108 A2 With declaration under Article 17(2)(a); without classification and without abstract; title not checked by the International Searching Authority.
Examination   20020131 Request for preliminary examination prior to end of
19th month from priority date
?

```
SYSTEM:OS  - DIALOG OneSearch
  File   2:INSPEC 1898-2006/May W3
         (c) 2006 Institution of Electrical Engineers
  File  65:Inside Conferences 1993-2006/May 26
         (c) 2006 BLDSC all rts. reserv.
  File  99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr
         (c) 2006 The HW Wilson Co.

  File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
*File 583: This file is no longer updating as of 12-13-2002.
  File  35:Dissertation Abs Online 1861-2006/May
         (c) 2006 ProQuest Info&Learning
  File 474:New York Times Abs 1969-2006/May 29
         (c) 2006 The New York Times
  File 475:Wall Street Journal Abs 1973-2006/May 26
         (c) 2006 The New York Times
  File 169:Insurance Periodicals 1984-1999/Nov 15
         (c) 1999 NILS Publishing Co.
*File 169: This file is closed (no longer updating).
  File 139:EconLit 1969-2006/May
         (c) 2006 American Economic Association

      Set  Items  Description
      ---  -----  -----------
? s account () receivable
          468112  ACCOUNT
            1261  RECEIVABLE
      S1      70  ACCOUNT () RECEIVABLE
? s bill or billed or billing
          156413  BILL
            2268  BILLED
            8141  BILLING
      S2  165924  BILL OR BILLED OR BILLING
? s (invoice or bill or billed or billing) () dispute
            1053  INVOICE
          156413  BILL
            2268  BILLED
            8141  BILLING
           45158  DISPUTE
      S3      25  (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
? s (invoice () dispute)
            1053  INVOICE
           45158  DISPUTE
      S4       0  (INVOICE () DISPUTE)
? s dispute () resolution
           45158  DISPUTE
          393840  RESOLUTION
      S5    3366  DISPUTE () RESOLUTION
? s (customer or client or user or payer or buyer or consumer) () dispute?
           91294  CUSTOMER
           60816  CLIENT
          277392  USER
            1053  PAYER
           24786  BUYER
          221721  CONSUMER
           77493  DISPUTE?
      S6      40  (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR
                  CONSUMER) () DISPUTE?
? s reason () code
           97509  REASON
```

```
          238848  CODE
      S7       4  REASON () CODE
? s (display or screen or monitor)
          163294  DISPLAY
           77533  SCREEN
           87713  MONITOR
      S8  310959  (DISPLAY OR SCREEN OR MONITOR)
? s s1 and s2
              70  S1
          165924  S2
      S9       4  S1 AND S2
? s s1 and s3
              70  S1
              25  S3
     S10       0  S1 AND S3
? s s1 and s6
              70  S1
              40  S6
     S11       0  S1 AND S6
? s s5 and s8
            3366  S5
          310959  S8
     S12       7  S5 AND S8
? t s12/full/1-7
```

12/9/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09918298
Prominent lawyers to **monitor** energy market
Singapore: Members of energy panel named
Business Times (Singapore) (XBA) 31 Oct 2002
Language: ENGLISH

Joseph Grimberg, a leading litigator has been roped in on 30 October 2002 to lead the multi-disciplinary market surveillance and compliance panel. Apart from the panel's other members, George Lim was named as **dispute resolution** counselor by the Energy Market Company, which runs the liberalised electricity market in Singapore. The energy sector will be opened for wholesale market tentatively by the close of the 2002 year or the beginning of the 2003 year. Energy Market Company will run the new wholesale market segment. In relation to the panels, they are intended to oversee and keep track of any tussles in the country's energy market.

COMPANY: ENERGY MARKET COMPANY

PRODUCT: Electric Power Generating (4911); Oil & Energy Products (2900);
Electric, Gas & Water Utilities (4900);
EVENT: Government Domestic Functions (97);
COUNTRY: Singapore (9SIN);

12/9/2 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01731858 ORDER NO: AADAA-I9963143
Neutrality as an interactive phenomenon in community mediation
Author: Heisterkamp, Brian Lee
Degree: Ph.D.

Year: 2000
Corporate Source/Institution: Arizona State University (0010)
Chair: Jess K. Alberts
Source: VOLUME 61/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 424. 193 PAGES
Descriptors: SPEECH COMMUNICATION ; LAW ; SOCIAL WORK
Descriptor Codes: 0459; 0398; 0452

Mediation is a **dispute resolution** alternative that is characterized by its use of a neutral third party. While the neutral stance of the mediator is important in the practice of mediation, little research attention has been paid to the conversational behaviors that are associated with the practice of neutrality. This study employs conversation analysis as a method for uncovering the conversational features of mediator neutrality in a court-sanction community mediation program. This method treats as problematic the occurrence of ordinary conversational activities in everyday and institutional life. Conversation analysts seek to describe how people attend to, in a given context, the local production of shared understandings. Data for the study were video recordings of actual mediation sessions. Participants included volunteer mediators and disputants who filed small claims cases at a county justice court. Five conversation methods for maintaining neutrality were found including: (a) self-labeling, (b) summarizing and paraphrasing, (c) perspective **display** invitations, (d) uses of footing, and (e) disaffiliation from disputant information seeking attempts. Also, five conversational methods that contribute to an erosion of mediator neutrality were found. They included: (a) affiliation attempt, (b) uses of footing, (c) biased summarizing and paraphrasing, (d) concession seeking, and (e) positive assessments. A definition of neutrality is offered that encompasses the essential elements uncovered through this interaction analysis. The relationship between neutrality and mediator style, mediation process, and dispute content also are examined. This work makes important contributions to the communication discipline and to the study of mediation through its examination of mediator neutrality as an interactive phenomenon made evident by the participants themselves.

12/9/3 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01393537 ORDER NO: AAD95-04122
WAYS OF DIVORCE: A TASK ANALYSIS OF MEDIATION DISCOURSE (DISPUTE RESOLUTION)
Author: ZELLICK, SANDRA ZELDA
Degree: PH.D.
Year: 1993
Corporate Source/Institution: NOVA UNIVERSITY (0166)
Chair: RONALD J. CHENAIL
Source: VOLUME 55/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2968. 172 PAGES
Descriptors: LAW; SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES
Descriptor Codes: 0398; 0628

The second half of the twentieth century has seen a great increase in the number of married couples seeking and obtaining divorces. This has created a situation where the anger and grief of divorcing parents are frequently visited upon the children. Society, in an effort to reduce this negative impact on the family, has attempted to develop methods of divorce that would result in the least potential harm. Divorce mediation has become

the method of choice for a growing number of divorced and divorcing spouses, their lawyers, and the courts.

The last decade has shown a dramatic increase in the literature addressing mediation, its utility, and its effectiveness. Despite this plethora of literature most of the research describes and discusses the mediation process and outcome but few studies look at the actual practice of mediation. Few examine the talk that occurs in the mediation room. The present study focuses on addressing this gap with a **display** of the discourse between mediators and disputants and the utilization of a task analysis to examine the actual language practices of the mediators.

The goal of the mediator is to manage the discourse of the mediation session in order to facilitate the creation of a mutually acceptable settlement agreement. This goal is achieved by the performance of various communication tasks. The goal of this dissertation is to explore the variety of ways in which mediators perform the tasks of mediation. The focus is on how mediators do what they do.

12/9/4 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

930184 ORDER NO: AAD86-21326
GOVERNMENT AGENCIES AND ALTERNATIVE ENVIRONMENTAL CONFLICT MANAGEMENT: THE MICHIGAN OIL AND GAS LEASING TASK FORCE AS A DISPUTE RESOLUTION **PROCESS. (VOLUMES I AND II)**

Author: LESNICK, MICHAEL THOMAS
Degree: PH.D.
Year: 1986
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
Source: VOLUME 47/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2358. 542 PAGES
Descriptors: ENVIRONMENTAL SCIENCES
Descriptor Codes: 0768

Environmental decision-making by government agencies is typically controversial and the focal point for many environmental disputes. New, alternative environmental conflict management processes that emphasize negotiation and problem-solving, hold the potential to more effectively manage these complex disputes. However, because these processes are relatively new, little is known about the actual advantages and disadvantages of participating.

Using six conceptual dimensions and twelve hypotheses, the dissertation examined the impacts of participation on an agency's: organizational structures and processes: ability to formulate and implement policy; and decision making authority.

Data was collected from participants and observers of the Oil and Gas Leasing Task Force conducted by the Michigan Department of Natural Resources (DNR). This was a two year, policy-level process initiated by the agency to resolve internal and external disputes over the state's leasing policy. The seventeen member Task Force of DNR staff, environmentalists and oil and gas industry representatives: revised the state's oil and gas lease; developed and implemented administrative rules; and revised the DNR's environmental field review process. Structured, in-depth interviews were conducted with sixteen Task Force members and eighteen observers.

Data analysis showed that the Task Force resolved internal differences between DNR divisions over the goals of the oil and gas program. This strengthened the agency's negotiating position with external parties. The process enabled the agency to better **monitor** the demands of interest groups but did not result in significant institutionalized changes between divisions after the Task Force.

The research found that the Task Force resulted in mutual education of the parties that is not typically experienced in traditional policy processes, and expanded the number of policy solutions, increasing both the quantity and quality of information considered. It also made implementation faster and less controversial for the DNR. However, the process may have precluded consideration of issues of concern to environmentalists, and seemed to have no effect on the DNR's ability to retain its decision-making authority.

The dissertation describes the need for future research on multiple instances of alternative environmental conflict management that will allow development of more generalizable findings on the dynamics and impacts of these processes.

12/9/5 (Item 1 from file: 169)
DIALOG(R)File 169:Insurance Periodicals

00046586
Texas to use new asbestos claim system.
Tarnoff, Stephen
Business Insurance, Oct 27 1986, p7
DOC TYPE: Journal Article
JOURNAL CODE: BI
ABSTRACT: Analyzes new **dispute resolution** system for handling asbestos injury cases pending in United States District Court for the Eastern District of Texas. Reports that the innovative system includes a "special **monitor** ," a negotiation period, and arbitration. (KH)
DESCRIPTORS: Adjustment Of Claims; Occupational Diseases; Texas

12/9/6 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit

678215
TITLE: Active Citizen's Income, Unconditional Income and Participation under Imperfect Competition: A Welfare Analysis
AUTHOR(S): Van der Linden, Bruno
AUTHOR(S) AFFILIATION: Institut de Recherches Economiques et Sociales, Catholic U Louvain
JOURNAL NAME: Oxford Economic Papers,
JOURNAL VOLUME & ISSUE: 56 1,
PAGES: 98-117
PUBLICATION DATE: 2004
AVAILABILTY: http://oep.oxfordjournals.org
ISSN: 0030-7653
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Various types of basic income schemes are considered to compensate the allocative inefficiencies induced by unemployment benefits. A dynamic general equilibrium model of a unionised economy is developed in which participation to the formal labour market is endogenous and the budget of the State has to balance. It is shown that basic income schemes reduce the equilibrium unemployment rate. Assuming that job-search is costly to **monitor** , the normative analysis suggests that only the active population should be eligible to the basic income. Introducing such an "active citizen's income" can be a Pareto-improving reform.
GEOGRAPHIC LOCATION DESCRIPTOR(S): Europe

DESCRIPTOR(S) (1991 to Present): Macroeconomics: Employment; Unemployment; Wages; wage indexation (E240); Wages, Compensation, and Labor Costs: Public Policy (wage subsidies, minimum wage legislation) (J380); Welfare and Poverty: Government Programs; Provision and Effects of Welfare Programs (I380); Contracts: Specific Human Capital, Matching Models, Efficiency Wage Models, and Internal Labor Markets (other contracts) (J410); **Dispute Resolution** : Strikes, Arbitration, and Mediation (collective bargaining) (J520); Unemployment Insurance; Severance Pay; Plant Closings (J650); Unemployment Rate; Unemployment; Unionized; Welfare

12/9/7 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit

329150
TITLE: Front stage, backstage: The dramatic structure of labor negotiations
AUTHOR(S): Friedman, Raymond A.
PUBLICATION INFORMATION: Organization Studies, vol. 10. Cambridge and London: MIT Press, PAGES: xi, 257
PUBLICATION DATE: 1994
ISBN: 0-262-06167-8
DOCUMENT TYPE: Book
ABSTRACT INDICATOR: Abstract
ABSTRACT: Explores the logic of the traditional labor negotiation process in terms of its strategic and social dynamics, drawing on the observation of thirteen negotiations. Considers the reasons for the division of negotiators into two sides--labor and management--and the maintenance and implications of the division. Explores how negotiators act as representatives, how they feel constituent pressures, and why constituents will tend to carefully **monitor** their representatives. Examines the role of the lead bargainers and how they have to act to maintain control and manage the negotiation process. Explains what happens on both the backstage and frontstage of labor negotiations and considers the logic and the limits of the traditional bargaining process. Studies a set of labor negotiations in which the traditional process was altered in some way--at New Bell Publishing where negotiators managed to expand the boundaries of the backstage; at International Harvester where management ignored the traditional rituals as they sought to change company culture; and at Midwestern University, Western Technologies, and Texas Bell where negotiators tried to adopt a "mutual gains" approach to negotiations. Discusses the sources of pressures for change, the pitfalls associated with change, and the forces that inhibit efforts to alter the roles and rituals of negotiations. Friedman is Assistant Professor of Business Administration at the Harvard Business School. Index.
DESCRIPTOR(S) (1991 to Present): **Dispute Resolution** : Strikes, Arbitration, and Mediation (collective bargaining) (J520
DESCRIPTOR(S) (Pre-1991): Collective Bargaining in the Public Sector (8322); Collective Bargaining in the Private Sector (8321)
COMPANY NAMES (DIALOG GENERATED): Business Administration ; Harvard Business School ; International Harvester ; Midwestern University ; New Bell Publishing ; Western Technologies

? show files;ds
File 2:INSPEC 1898-2006/May W3
(c) 2006 Institution of Electrical Engineers
File 65:Inside Conferences 1993-2006/May 26
(c) 2006 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr
(c) 2006 The HW Wilson Co.

```
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File  35:Dissertation Abs Online 1861-2006/May
         (c) 2006 ProQuest Info&Learning
File 474:New York Times Abs 1969-2006/May 29
         (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/May 26
         (c) 2006 The New York Times
File 169:Insurance Periodicals 1984-1999/Nov 15
         (c) 1999 NILS Publishing Co.
File 139:EconLit 1969-2006/May
         (c) 2006 American Economic Association

Set     Items   Description
S1         70   ACCOUNT () RECEIVABLE
S2     165924   BILL OR BILLED OR BILLING
S3         25   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S4          0   (INVOICE () DISPUTE)
S5       3366   DISPUTE () RESOLUTION
S6         40   (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER)
             () DISPUTE?
S7          4   REASON () CODE
S8     310959   (DISPLAY OR SCREEN OR MONITOR)
S9          4   S1 AND S2
S10         0   S1 AND S3
S11         0   S1 AND S6
S12         7   S5 AND S8
? t s9/full/1-4
```

9/9/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

09027659

Title: Electronic debits help improve bill **payment**

Author(s): Marlin, S.
Journal: InformationWEEK no.965 p.30
Publisher: CMP Media Inc,
Publication Date: 24 Nov. 2003 Country of Publication: USA
CODEN: INFWE4 ISSN: 8750-6874
SICI: 8750-6874(20031124)965L.30:EDHI;1-0
Material Identity Number: I819-2003-045
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: The method to convert consumer **bill** payments from checks into electronic transactions, known as accounts-receivable check conversion, is gaining favor among credit-card issuers, utilities, mortgage companies, and other **bill** -payment collectors. With ARC conversion, a cheque is changed into an electronic debit against a consumer's bank account. As a result, the **billing** company gets paid in a day or two.

Subfile: D

Descriptors: cheque processing; debit transactions; electronic money; remittance processing; transaction processing

Identifiers: **bill** payment; electronic transaction; **account** - **receivable** check conversion; electronic debit

Class Codes: D2050 (Financial applications of IT)

Copyright 2004, IEE

9/9/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

08004838 INSPEC Abstract Number: B2001-09-6200-006
Title: The importance of telco's revenue assurance function study
Author(s): Alexander, H.; Qun Zhang; Alexander, R.B.; Jing Zhang; Xuerong Jiang; Bin Zhang; Zhang Yan
Conference Title: WCC 2000 - ICCT 2000. 2000 International Conference on Communication Technology Proceedings (Cat. No.00EX420) Part vol.1 p. 826-33 vol.1
Editor(s): Ke, G.; Zhisheng, N.
Publisher: IEEE, Piscataway, NJ, USA
Publication Date: 2000 Country of Publication: USA 2 vol. 1788 pp.
ISBN: 0 7803 6394 9 Material Identity Number: XX-1999-03659
U.S. Copyright Clearance Center Code: 0 7803 6394 9/2000/$10.00
Conference Title: Proceedings of 16th International Conference on Communication Technology (ICCT'00)
Conference Sponsor: Chinese Inst. Electron.; China Inst. Commun.; TC6 of IFIP; IEEE Commun. Soc.; IEE Electron. Div
Conference Date: 21-25 Aug. 2000 Conference Location: Beijing, China
Language: English Document Type: Conference Paper (PA)
Treatment: Economic aspects (E); General, Review (G)

Abstract: Revenue assurance is a process to verify the end-to-end operational process completeness, accuracy, and data integrity of the capture, recording, **billing** and reporting of all revenue-producing events or transactions from sales and marketing through collection, **account receivable** (A/R). A revenue assurance process can help turn up profits, cut waste and improve operational efficiencies if a company commits to change internal systems, processes and management style. A successful telecommunication company must identify and eliminate significant business risks throughout the operation process, effectively manage customer risk to a minimum and improve working capital performance to a maximum. Bad debt and deteriorating receivable management have begun to hit hard a changing telecommunications industry. Changing industry structure and widening competition heighten industrial customer risk exposure and **account receivable** profile. Internal operational process deficiency causes span the entire revenue management process from front end sales, marketing, order provisioning and **billing** to A/R, collection, back office capabilities. (0 Refs)

Subfile: B
Descriptors: accounting; management of change; sales management; telecommunication services
Identifiers: revenue assurance function study; data integrity; operational process completeness; **billing** ; recording; reporting; sales and marketing; collection; **account receivable** ; telecommunication company; business risks; customer risk; working capital performance; telecommunications industry; revenue management; front end sales; marketing ; order provisioning; back office capabilities
Class Codes: B6200 (Telecommunication)

9/9/3 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC

04417986 INSPEC Abstract Number: D89001839
Title: ACCPAC Plus
Author(s): Funcke, E.
Author Affiliation: American Standard Inc., Paintsville, KY, USA

Journal: Management Accounting vol.70, no.10 p.46-7
Publication Date: April 1989 Country of Publication: USA
CODEN: MGACBD ISSN: 0025-1690
U.S. Copyright Clearance Center Code: 0025-1690/89/$1.00+10
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P); Product Review (R)

Abstract: ACCPAC Plus is the high-end accounting software from Computer Associates. The author reviews version 5.0 of the General Ledger and Financial Reporter, Accounts Payable, **Account Receivable** , and the System Manager/2 for OS/2. The full-featured series has many integrated modules supported by a user interface. Other modules are Canadian Payroll; US Payroll; Inventory Control and Analysis; Order Entry; Retail Invoicing; Time, **Billing** , and Client Receivables; Job Costing; Sales Analysis; EasyFiler and Report Writer; EasyPlus Windowing System; and EasyPlus Network Manager. The basic systems require an IBM PC, XT, AT, PS/2, or compatible machine with a double-sided disk drive (5/sup 1///sub 4/" or 3/sup 1///sub 2/") and a hard disk. The minimum memory required is 512 K with DOS 3.1 or higher. Additionally, a printer capable of printing 132 characters per line is needed. (0 Refs)

Subfile: D
Descriptors: accounting; software packages
Identifiers: ACCPAC Plus; accounting software; Computer Associates; integrated modules
Class Codes: D2050B (Accounting)

9/9/4 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09044921
Guangnan's liabilities come from non-food trading
CHINA: GUANGNAN'S LIABILITIES EXCEED $3BN
HK Economic Journal (XKG) 15 Jan 1999 p.4
Language: CHINESE

Guangnan (Holdings) posted liabilities of more than HK$ 3bn in 1997 and 1998 respectively. A certain part of its liabilities came from trade loans for trust receipts and **bill** of exchange. This was because enterprises in the province, which imports and exports their products through Guangnan, were unable to pay for their goods. In 1997, Guangnan's **account receivable** reached HK$ 2.4bn. Non-food trading business in Guangdong Province acquired a large sum of the group's total sales.

COMPANY: GUANGNAN (HOLDINGS)

PRODUCT: Balance of Payments (E5710);
EVENT: Companies Activities (10);
COUNTRY: China (9CHN);
? t s7/full/1-4

7/9/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

08232793 INSPEC Abstract Number: C2002-05-0230B-009
Title: Why the Digital Millennium Copyright Act is a failure of reason
Author(s): Grosso, A.
Journal: Communications of the ACM vol.45, no.2 p.19-23
Publisher: ACM,
Publication Date: Feb. 2002 Country of Publication: USA

CODEN: CACMA2 ISSN: 0001-0782
SICI: 0001-0782(200202)45:2L.19:DMCF;1-7
Material Identity Number: C056-2002-002
U.S. Copyright Clearance Center Code: 0001-0782/02/0200$5.00
Language: English   Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: The Digital Millennium Copyright Act (DMCA) was enacted by Congress in 1998 for the purpose of protecting information that is transmitted, stored, published, and otherwise used in electronic form. It prohibits the reverse engineering and public disclosure of the means whereby someone attempts to protect copyrighted property through encryption, digital signatures, and the like. However, the view embodied by the DMCA is incomplete: a computer code is the expression of logic, and logic is the embodiment of thought. Thought is speech, pure and simple, and for this **reason** **code** is speech. Therefore, the DMCA proscribes the otherwise legitimate study and dissemination of speech in violation of the First Amendment. The primary problem with the DMCA is its supporters fail, or perhaps refuse, to understand that the old means of doing business no longer apply in the digital age.
Subfile: C
Descriptors: copy protection; copyright; industrial property; information technology; legislation
Identifiers: Digital Millennium Copyright Act; legislation; copyright protection; intellectual property; DMCA; digital age; electronic information
Class Codes: C0230B (Legal aspects of computing); C0230 (Economic, social and political aspects of computing)

7/9/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC

07806621 INSPEC Abstract Number: C2001-02-6110B-091
Title: A comparative evaluation of techniques for syntactic level source code analysis
Author(s): Cox, A.; Clarke, C.
Author Affiliation: Waterloo Univ., Ont., Canada
Conference Title: Proceedings Seventh Asia-Pacific Software Engeering Conference. APSEC 2000 p.282-9
Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA
Publication Date: 2000 Country of Publication: USA xiv+495 pp.
ISBN: 0 7695 0915 0 Material Identity Number: XX-2000-03058
U.S. Copyright Clearance Center Code: 1530 1362/2000/$10.00
Conference Title: Proceedings Seventh Asia-Pacific Software Engineering Conference. ASPEC 2000
Conference Sponsor: Nat. Univ. Singapore; Knowledge Eng. Pte; Rational Software; Fujitsu Singapore Pte; Taknet Syst. Pte; Lee Found.; IEEE Tech. Council on Software Eng.; IEEE Comput. Soc
Conference Date: 5-8 Dec. 2000 Conference Location: Singapore
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P); Experimental (X)
Abstract: Many program maintenance tools rely on traditional parsing techniques to obtain syntactic level models of the code being maintained. When, for some **reason** , **code** cannot be parsed, software maintainers are forced to fall back on ad hoc tools and techniques, such as grep. As an alternative, hierarchical lexical analysis augmented with simple data structures can be used to extract an approximation of the abstract syntax for a source file. Experiments indicate that such an approach is feasible and produces results comparable to those obtained using a parser. (21

Refs)
Subfile: C
Descriptors: data structures; program compilers; software maintenance; software tools
Identifiers: syntactic level source code analysis; program maintenance tools; parsing; grep; hierarchical lexical analysis; data structures; abstract syntax; source file; experiments
Class Codes: C6110B (Software engineering techniques); C6150C (Compilers, interpreters and other processors)

7/9/3 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC

07804599 INSPEC Abstract Number: B2001-02-2560B-018
Title: Cluster-based parallel 3-D Monte Carlo device simulation
Author(s): Kepkep, A.; Ravaioli, U.; Winstead, B.
Author Affiliation: Beckman Inst. for Adv. Sci. & Technol., Illinois Univ., Urbana, IL, USA
Conference Title: 7th International Workshop on Computational Electronics. Book of Abstracts. IWCE (Cat. No.00EX427) p.21-2
Editor(s): Barker, J.R.; Watling, J.R.
Publisher: Univ. Galsgow, Glasgow, UK
Publication Date: 2000 Country of Publication: UK 170 pp.
ISBN: 0 85261 704 6 Material Identity Number: XX-2000-01980
Conference Title: 7th International Workshop on Computational Electronics. Book of Abstract. IWCE
Conference Date: 22-25 May 2000 Conference Location: Glasgow, UK
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: The recent increase in the performance of commodity computer hardware, along with the constant cost reductions, has created a very favorable medium for building cluster based distributed parallel machines. Such machines have been demonstrated to reach performance levels of supercomputers designed just a few years ago. During the same period, the developments in parallel programming techniques, standardization of message passing libraries and their interfaces with high-level programming languages made it possible to use distributed parallel computers for solving computationally very intensive problems. The uninterrupted reduction of device dimensions has highlighted issues such as granularity of doping, actual shape of device boundaries in the third dimension, and proper modeling of carrier-carrier interactions due to very high fields in such devices. Also a new interest in development of inherently 3-D dimensional devices, due to performance and integration density considerations has been created. We have designed and implemented a cluster based parallel 3-D Monte Carlo simulation core for Si semiconductor devices. The main focus has been on enabling the simulator to perform well on a cluster of commodity computers. The networking hardware used on such a distributed computer typically leads to a significantly larger communications cost (larger latency and reduce bandwidth) than that of a specially built parallel computer. For this **reason code** has been designed in such a way to minimize unstructured communication requirements among nodes. (4 Refs)
Subfile: B
Descriptors: Monte Carlo methods; semiconductor device models
Identifiers: cluster-based parallel 3-D Monte Carlo device simulation; Si semiconductor devices
Class Codes: B2560B (Semiconductor device modelling and equivalent circuits); B0240G (Monte Carlo methods)

Copyright 2001, IEE

7/9/4 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2006 The HW Wilson Co. All rts. reserv.

1731902 H.W. WILSON RECORD NUMBER: BAST93023124
Real-time control software connects with MS Windows, has new features
AUGMENTED TITLE: RealFlex Windows
Instrumentation & Control Systems v. 66 (Apr. '93) p. 105
DOCUMENT TYPE: Product Evaluation ISSN: 1074-2328 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: Real-time control software, RealFlex Windows Version 1.22, connects to Microsoft Windows-based computers. The software has several new features: touchscreen support; historical audit trail; **reason code** editor; color and black and white print screens compatible with some HP and Epson printers, respectively; new item selection options; API volume correction; enhanced symbol builder; and a recovery procedure. .

DESCRIPTORS: Windows (Computer programs); Real time computing; Product evaluation;

```
? show files;ds
File   2:INSPEC 1898-2006/May W3
         (c) 2006 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2006/May 26
         (c) 2006 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr
         (c) 2006 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File  35:Dissertation Abs Online 1861-2006/May
         (c) 2006 ProQuest Info&Learning
File 474:New York Times Abs 1969-2006/May 29
         (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/May 26
         (c) 2006 The New York Times
File 169:Insurance Periodicals 1984-1999/Nov 15
         (c) 1999 NILS Publishing Co.
File 139:EconLit 1969-2006/May
         (c) 2006 American Economic Association

Set     Items   Description
S1         70   ACCOUNT () RECEIVABLE
S2     165924   BILL OR BILLED OR BILLING
S3         25   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S4          0   (INVOICE () DISPUTE)
S5       3366   DISPUTE () RESOLUTION
S6         40   (CUSTOMER OR CLIENT OR USER OR PAYER OR BUYER OR CONSUMER)
             () DISPUTE?
S7          4   REASON () CODE
S8     310959   (DISPLAY OR SCREEN OR MONITOR)
S9          4   S1 AND S2
S10         0   S1 AND S3
S11         0   S1 AND S6
S12         7   S5 AND S8
? s s2 and 8
          165924  S2
         1000436  8
     S13    5533  S2 AND 8
```

```
? s s2 and s8
          165924  S2
          310959  S8
     S14    1136  S2 AND S8
? s s14 and ss5
            1136  S14
              29  SS5
     S15       0  S14 AND SS5
? s s14 and s5
            1136  S14
            3366  S5
     S16       0  S14 AND S5
? s s14 and s1
            1136  S14
              70  S1
     S17       0  S14 AND S1
```

18/9/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04244605
UK PHONE FIRMS FEAR EUROPEAN DIRECTIVE ON PRIVACY
EUROPE - UK PHONE FIRMS FEAR EUROPEAN DIRECTIVE ON PRIVACY
Engineer (ER) 2 May 1991 p10
ISSN: 0013-7758

British Telecom (BT), Mercury and mobile phone firms in the UK have asked the DTI to intervene in a controversial European directive which, if passed, would oblige telephone firms to fit equipment enabling telephone users to identify callers before picking up the phone. The firms have condemned the European Commission for pressing ahead with legislation without first consulting them. The firms would also be obliged, under the directive, to **monitor** their telephone lines for junk phone calls from marketing firms. The clauses which have caused the **dispute** are: informing telephone users if a call is transferred to a third party; preventing telephone firms using call data for any purpose other than call **billing** and operation of the network; obligation to supply itemised bills which contain the last four digits of numbers called.**

PRODUCT: Data Communications Equipment (3661DC); Communications (4800);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: European Community (4EC); United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

18/9/2 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs

07769851 NYT Sequence Number: 340146000318
AMBITION TURNS TO CRISIS CONTROL AS CLINTON VISITS THE SUBCONTINENT
Perlez, Jane
New York Times, Col. 1, Pg. 6, Sec. A
Saturday March 18 2000
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Fall of two Indian governments and nuclear tests of May 1998 have conspired against Pres Clinton's long-held desire to visit India; Clinton will embark on five-day, five-city journey to India, and five-hour stop in Pakistan, at time when tensions on subcontinent are high; confrontation between two countries over kashmir is seen as most likely **dispute** on earth to spark nuclear clash; Clinton hope his trip can somehow defuse situation in Kashmir, although he and his aides are pessimistic about chances for actual progress; Clinton aides fear that original intention of trip, to **display** India as economic and strategic power of region, will be undermined by increasingly strong-willed attitude of Indian government toward nuclear weapons, Pakistan and Kashmir (M)
DESCRIPTORS: United States International Relations; India-International Relations-US; India-International Relations-Pakistan; Atomic Weapons; Politics and Government; Economic Conditions and Trends
PERSONAL NAMES: Perlez, Jane; Clinton, **Bill** (Pres)
GEOGRAPHIC NAMES: India; Kashmir and Jammu; Pakistan; India

18/9/3 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs

07734995 NYT Sequence Number: 747343991001
US RESOLVES A DISPUTE **WITH RUSSIA ON COMPUTERS**
Miller, Judith
New York Times, Col. 1, Pg. 9, Sec. A
Friday October 1 1999
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
US and Russia resolve **dispute** over illegal sale of sophisticated IBM computers to Russia's leading nuclear weapons lab; 16 computers will be on **display** on Oct 1 as part of 'open computing center' that Energy Sec **Bill** Richardson will inaugurate at lab; center is joint project of Energy Dept and Minatom, Russian Ministry of Atomic Energy, to which US contributed $2.3 million (M)

COMPANY NAMES: International Business Machines Corp; Energy Department
DESCRIPTORS: United States International Relations; Russia-International Relations-US; Computers and the Internet; Atomic Weapons; Atomic Energy; Foreign Aid
PERSONAL NAMES: Miller, Judith; Richardson, **Bill** (Sec)
GEOGRAPHIC NAMES: Russia

18/9/4 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs

07556685 NYT Sequence Number: 892408971031
GIULIANI AGAIN VETOES BILL **FOR OUTSIDE POLICE** MONITOR
Toy, Vivian S
New York Times, Col. 5, Pg. 3, Sec. B
Friday October 31 1997
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Mayor Rudolph W Giuliani vetoes City Council's proposal to create independent police review board, in decision that continues long-running **dispute** over need for outside panel to investigate police corruption; Giuliani asserts he could not sign **bill** because it violates City Charter and illegally erodes Mayor's appointment powers (M)

DESCRIPTORS: Police; Police Brutality and Misconduct
PERSONAL NAMES: Toy, Vivian S; Giuliani, Rudolph W (Mayor)
GEOGRAPHIC NAMES: New York City

18/9/5 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs

07410166 NYT Sequence Number: 862142960211
FISCAL FRAUD CITED IN PACT WITH HOSPITAL
Fein, Esther B

New York Times, Col. 6, Pg. 49, Sec. 1
Sunday February 11 1996
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Confidential report by New York City Comptroller's Office states that audit found 'widespread fiscal mismanagement' in city's contract with Columbia University's College of Physicians and Surgeons to provide medical care at Harlem Hospital; this includes $3.76 million that was fraudulently **billed** , misspent or unaccounted for by medical school during last fiscal year; so-called affiliation agreement cost city $56.2 million in fiscal year 1995; report chides Harlem Hospital for failing to **monitor** Columbia's use of funds; Columbia University issues statement saying medical school is reviewing Comptroller's audit; Dr Luis R Marcos, president of Health and Hospitals Corp, says city will hold back half of each payment to Columbia until it has $3.76 million in escrow to cover amount of money in **dispute** (M)
COMPANY NAMES: Columbia University; Harlem Hospital (NYC); Health and Hospitals Corp (NYC)
DESCRIPTORS: Medicine and Health; Frauds and Swindling; Hospitals; Medicine and Health
PERSONAL NAMES: Fein, Esther B; Marcos, Luis R (Comr)
GEOGRAPHIC NAMES: New York City

18/9/6 (Item 5 from file: 474)
DIALOG(R)File 474:New York Times Abs

07406844 NYT Sequence Number: 862142960211
FISCAL FRAUD CITED IN PACT WITH HOSPITAL
Fein, Esther B
New York Times, Col. 6, Pg. 49, Sec. 1
Sunday February 11 1996
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Confidential report by New York City Comptroller's Office states that audit found 'widespread fiscal mismanagement' in city's contract with Columbia University's College of Physicians and Surgeons to provide medical care at Harlem Hospital; this includes $3.76 million that was fraudulently **billed** , misspent or unaccounted for by medical school during last fiscal year; so-called affiliation agreement cost city $56.2 million in fiscal year 1995; report chides Harlem Hospital for failing to **monitor** Columbia's use of funds; Columbia University issues statement saying medical school is reviewing Comptroller's audit; Dr Luis R Marcos, president of Health and Hospitals Corp, says city will hold back half of each payment to Columbia until it has $3.76 million in escrow to cover amount of money in **dispute** (M)
COMPANY NAMES: Columbia University; Harlem Hospital (NYC); Health and Hospitals Corp (NYC)
DESCRIPTORS: Frauds and Swindling; Hospitals
PERSONAL NAMES: Fein, Esther B; Marcos, Luis R (Comr)
GEOGRAPHIC NAMES: New York City

18/9/7 (Item 6 from file: 474)
DIALOG(R)File 474:New York Times Abs

07049092 NYT Sequence Number: 039799950413
BUDGET FINE PRINT RENEWS DISPUTE **ON POLICE CORRUPTIONPANEL**
HICKS, JONATHAN P
New York Times, Col. 2, Pg. 3, Sec. B
Thursday April 13 1995
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Mayor Rudolph Giuliani's package of budget revisions contains $100,000 for creation of mayoral agency to **monitor** police corruption in New York City, and members of City Council demand that **bill** be withdrawn because of this money; Giuliani and Council have battled over who would control police corruption panel (M)

DESCRIPTORS: POLICE; POLICE BRUTALITY AND MISCONDUCT; FINANCES; BUDGETS AND BUDGETING
PERSONAL NAMES: GIULIANI, RUDOLPH W (MAYOR); HICKS, JONATHAN P
GEOGRAPHIC NAMES: NEW YORK CITY; NEW YORK CITY

18/9/8 (Item 7 from file: 474)
DIALOG(R)File 474:New York Times Abs

07034069 NYT Sequence Number: 015571950606
JUDGE PUTS POLICE PANEL IN CITY HANDS
New York Times, Col. 6, Pg. 3, Sec. B
Tuesday June 6 1995
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Dispute between New York City Mayor Rudolph Giuliani and City Council over how to **monitor** police corruption moves to State Supreme Court; issue centers on **bill** City Council passed last year to create an agency with broad investigative and subpoena power to **monitor** police corruption (M)

DESCRIPTORS: POLICE; POLICE BRUTALITY AND MISCONDUCT; LAW AND LEGISLATION; SUBPOENAS
PERSONAL NAMES: HICKS, JONATHAN P; GIULIANI, RUDOLPH W (MAYOR)
GEOGRAPHIC NAMES: NEW YORK CITY; NEW YORK CITY

18/9/9 (Item 8 from file: 474)
DIALOG(R)File 474:New York Times Abs

00861927 NYT Sequence Number: 047679780429
(NYC Comptroller Harrison J Goldin repts audit shows NY Yankees, NY Jets and NY Giants owe money to city for use of Yankee and Shea Stadiums. Criticizes Economic Development Administration, asserting agency failed to adequately monitor **situation involving disputed Yankees** bill **for $154,000 from '72 to '76. NY Times inquiry has found agency failed to cash checks from Jets, holding some for nearly 2 years, and delayed reaching agreement with Giants in which team was willing to pay $50,000. Times inquiry also revealed Yankees have been willing to pay $5,000 charge to city since '73, but that city failed to** bill **team. EDA**

general counsel Henry Gavan refutes charges, and accuses Comptroller's office of blaming agency for actions Comptroller failed to take. Audit results in confusion among team officials, with Yankees pres Al Rosen calling news conference to dispute **report. Rosen denies assertion that Yankees owe city $154,000, holding allegations are politically motivated. Jets official Steven Gutman delivers $34,000 check to Comptroller's office to clear up debt, and receives assurance that earlier, uncashed checks would be destroyed. Details of audit and controversy over bills cited. Por of Rosen during news conference (M).)**
SCHUMACH, MURRAY
New York Times, Col. 4, Pg. 1
Saturday April 29 1978
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: ECONOMIC DEVELOPMENT ADMINISTRATION; NEW YORK JETS; NEW YORK GIANTS; NEW YORK YANKEES; NEW YORK TIMES
DESCRIPTORS: ACCOUNTING AND ACCOUNTANTS; BASEBALL; CHECKS AND CHECKING ACCOUNTS; CONTRACTS AND OTHER SALES AGREEMENTS; FINANCES; FOOTBALL; INVESTIGATIONS AND INVESTIGATORY PROCEDURES; PRESS CONFERENCES; RENTING AND LEASING; STADIUMS
PERSONAL NAMES: SCHUMACH, MURRAY; GAVAN, HENRY; GOLDIN, HARRISON J (CONTROLLER); GUTMAN, STEVEN (JETS OFFICIAL); ROSEN, AL
GEOGRAPHIC NAMES: NEW YORK CITY

18/9/10 (Item 9 from file: 474)
DIALOG(R)File 474:New York Times Abs

00675064 NYT Sequence Number: 035900760529
(House of Commons erupts in unusual display **of passion on May 27.** Dispute **centers on procedural question involving Govt** bill **that would nationalize shipbuilding and aircraft industries. Labor MPs started singing 'Red Flag,' old Socialist song, and angry Tory MP Michael Heseltine seized ornate mace and brandished it defiantly at Labor benches. Conservative MP Michael Spicer says Tom Swain, miner's repr from Derbyshire, took 'swing at me and hit me in the stomach'. Other scuffles went on before sense of injured pride was restored and elected reprs went home. There are apologies on both sides on May 28, but episode shows that ideological passions still run strong. Conservative MP Robin Maxwell-Hyslop discovered that nationalization** bill **exempted from nationalization Amer co known as Marathon Shipbuilding. Maxwell-Hyslop argued that either Marathon should be included in** bill **or all other shipbuilders should be given right to appeal against nationalization. Speaker of House ruled that Maxwell-Hyslop had good point. Commons leader Michael Foot asked House to suspend Speaker's ruling and proceed with** bill **. Vote was 304-303 in favor of proceeding with** bill **. Conservatives and others in minority parties--Ulster Unionists and some Liberals and Scottish Nationalists--vote against Govt, not so much because they dislike intent of** bill **as because they felt that purpose of parliamentary procedures that Foot overrode is to protect interests of minorities like themselves. Conservatives contend**
New York Times, Col. 5, Pg. 2
Saturday May 29 1976
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CONSERVATIVE PARTY (GB); LABOUR PARTY (GB); LIBERAL PARTY

(GB); MARATHON SHIPBUILDING CO; SCOTTISH NATIONALIST PARTY (GB)
DESCRIPTORS: AEROSPACE INDUSTRIES AND SCIENCES; ECONOMIC CONDITIONS AND TRENDS; NATIONALIZATION OF INDUSTRY; POLITICS AND GOVERNMENT; SHIPBUILDING, CONVERSION AND REPAIR
PERSONAL NAMES: CALLAGHAN, JAMES (MP); FOOT, MICHAEL (MP); MAXWELL-HYSLOP, ROBIN (MP); SPICER, MICHAEL (MP); SWAIN, THOMAS; THATCHER, MARGARET H (PRIME MIN)
GEOGRAPHIC NAMES: GREAT BRITAIN

18/9/11 (Item 10 from file: 474)
DIALOG(R)File 474:New York Times Abs

00620840 NYT Sequence Number: 083185750813
(Article on NY Telephone Co plan to start charging customers in Sept for directory assistance calls notes plan has led to greater than expected demand for additional printed directories and dispute **over extent to which co must meet demand.NYS Sen Linda Winikow, who opposed charges and urged consumers to ask for directories, has protested co's decision to give customer directories only for areas he has called in last 2 mos to Public Service Comm. Comm says it will act if subscribers complain about not getting books. Notes comm will** monitor **results of new charges. Co holds charge plan, which calls for 30} credit and 3 free information calls per customer, will reduce** bill **of many residential customers. Co asst vp Daniel McSweeney comments (M).)**
CERRA, FRANCES
New York Times, Col. 7, Pg. 26
Wednesday August 13 1975
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: NEW YORK TELEPHONE CO; PUBLIC SERVICE COMMISSION (NYS)
DESCRIPTORS: CONSUMER PROTECTION; DIRECTORIES; RATES; TELEPHONES
PERSONAL NAMES: CERRA, FRANCES; MCSWEENEY, DANIEL; WINIKOW, LINDA (SEN)
GEOGRAPHIC NAMES: NEW YORK STATE

18/9/12 (Item 11 from file: 474)
DIALOG(R)File 474:New York Times Abs

00393911 NYT Sequence Number: 049251731116
(Sen, 48-40, on Nov 15 rejects Natl Energy Emergency Act amendment offered by Sen F K Haskell requiring Pres Nixon to ration gasoline effective Jan 15; adopts, 83-2, Sen Muskie amendment authorizing suspension of clean air standards to permit power generating states to use high-sulphur coal and oil when 'clean' fuel is unavailable; bill **, which outlines varied conservation steps, mandates restrictions on nonessential fuel use, including lighted ad, recreational activities, limitation on business hrs, temperatures of offices, public bldgs; seeks to discourage propagation of energy using activities; Sen, 72-15, adopts amendment setting criminal penalties for black-mktg fuels; Sen Jackson says he will seek deletion of language mandating full use of Elk Hills, Calif, Naval oil reserves because of White House request and because HR deleted provision from similar energy act as result of jurisdiction** dispute **with Armed Services Com)**
New York Times, Col. 1, Pg. 21
Friday November 16 1973
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: HOUSE COMMITTEE ON ARMED SERVICES; NAVY (US)
DESCRIPTORS: ADVERTISING; AIR POLLUTION; BLACK MARKETS; COAL; **DISPLAY** ADVERTISING; ELECTRIC LIGHT AND POWER; ENERGY ACT, EMERGENCY (1973); ENERGY AND POWER; OIL (PETROLEUM) AND GASOLINE; OUTDOOR ADVERTISING; RATIONING AND ALLOCATION OF RESOURCES; SHORTAGES; STANDARDS AND STANDARDIZATION; UNITED STATES ARMAMENT AND DEFENSE
PERSONAL NAMES: COWAN, EDWARD; HASKELL, FLOYD K; JACKSON, HENRY M (SEN); MUSKIE, EDMUND S; NIXON, RICHARD MILHOUS
GEOGRAPHIC NAMES: ELK HILLS NAVAL PETROLEUM RESERVE (CALIF); UNITED STATES (1973 PART 1)
?

```
YSTEM:OS  - DIALOG OneSearch
  File  15:ABI/Inform(R) 1971-2006/May 29
         (c) 2006 ProQuest Info&Learning
  File  16:Gale Group PROMT(R) 1990-2006/May 29
         (c) 2006 The Gale Group
  File 148:Gale Group Trade & Industry DB 1976-2006/May 29
         (c)2006 The Gale Group
  File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
  File 275:Gale Group Computer DB(TM) 1983-2006/May 26
         (c) 2006 The Gale Group
  File 621:Gale Group New Prod.Annou.(R) 1985-2006/May 29
         (c) 2006 The Gale Group
  File 268:Banking Info Source 1981-2006/May W3
         (c) 2006 ProQuest Info&Learning
  File 626:Bond Buyer Full Text 1981-2006/May 30
         (c) 2006 Bond Buyer
  File 608:KR/T Bus.News. 1992-2006/May 30
         (c)2006 Knight Ridder/Tribune Bus News
  File   9:Business & Industry(R) Jul/1994-2006/May 26
         (c) 2006  The Gale Group
  File  20:Dialog Global Reporter 1997-2006/May 30
         (c) 2006 Dialog
  File 623:Business Week 1985-2006/May 26
         (c) 2006 The McGraw-Hill Companies Inc
  File 624:McGraw-Hill Publications 1985-2006/May 26
         (c) 2006 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
  File 636:Gale Group Newsletter DB(TM) 1987-2006/May 26
         (c) 2006 The Gale Group
  File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
  File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
  File 610:Business Wire 1999-2006/May 30
         (c) 2006 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
  File 476:Financial Times Fulltext 1982-2006/May 31
         (c) 2006 Financial Times Ltd
  File 613:PR Newswire 1999-2006/May 30
         (c) 2006 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 634:San Jose Mercury  Jun 1985-2006/May 27
         (c) 2006 San Jose Mercury News
  File 625:American Banker Publications 1981-2006/May 30
         (c) 2006 American Banker

      Set  Items  Description
      ---  -----  -----------
? s account () receivable
         3881717  ACCOUNT
          741965  RECEIVABLE
      S1    4559  ACCOUNT () RECEIVABLE
? s bill or billed or billing
         4123046  BILL
          219253  BILLED
          616098  BILLING
      S2 4775673  BILL OR BILLED OR BILLING
```

```
? s s1(s)s2
             4559  S1
          4775673  S2
      S3      216  S1(S)S2
? s (invoice or bill or billed or billing) () dispute
            95569  INVOICE
          4123046  BILL
           219253  BILLED
           616098  BILLING
           909924  DISPUTE
      S4     1666  (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
? s s3(s)s4
              216  S3
             1666  S4
      S5        0  S3(S)S4
? s s1(s)s4
             4559  S1
             1666  S4
      S6        0  S1(S)S4
? s (invoice or bill or billed or billing) () dispute)
>>>Unmatched parentheses
? s (invoice () dispute)
            95569  INVOICE
           909924  DISPUTE
      S7      126  (INVOICE () DISPUTE)
? s s1(s)s7
             4559  S1
              126  S7
      S8        0  S1(S)S7
? s credit () memo
          5471999  CREDIT
           169645  MEMO
      S9      410  CREDIT () MEMO
? s s1(s)s9
             4559  S1
              410  S9
     S10        1  S1(S)S9
? t s10/full
```

10/9/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

02330093 110465830
Do your homework before entering a business relationship
Wiersema, William H
Electrical Apparatus v55n3 PP: 40-41 Mar 2002 ISSN: 0190-1370
JRNL CODE: ELAP
DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
LENGTH: 2 Pages
WORD COUNT: 1143
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Due diligence; Risk assessment; Vendor supplier relations
CLASSIFICATION CODES: 9190 (CN=United States); 2400 (CN=Public relations);
4130 (CN=Auditing)
PRINT MEDIA ID: 32575

ABSTRACT: Relationships between companies often go beyond customer and supplier. Companies may choose to enter long-term partnership agreements. One company may but another's entire operation. Due diligence is the

technical name for the type of investigative work that should be done when considering these relationships. The idea is to reduce associated risks to an acceptable level. Public records, financial records, and appraisals are the most significant sources of information that should be considered. The costs expended on the investigation can be as large as desired, but must be worth the benefits obtained.

TEXT: Accounting for management

In the financial world, it's called 'due diligence'

RELATIONSHIPS BETWEEN companies often go beyond customer and supplier. Companies may choose to enter long-term partnership agreements. One company may buy another's entire operation. In these circumstances, the relationship between the parties involved may take on the significance of marriage. And you don't want to find yourself married to the wrong person. It is better to avoid a hasty marriage than to face a court battle later.

Due diligence is the technical name for the type of investigative work that should be done when considering these relationships. The idea is to reduce associated risks to an acceptable level. Public records, financial records, and appraisals are the most significant sources of information that should be considered. The costs expended on the investigation can be as large as desired, but must be worth the benefits obtained.
Public records contain many facts of interest about companies and their managers. Investigative firms specialize in background checks. Many of the records that they rely on can be accessed fairly easily. Criminal record checks reveal any felony convictions. Personal credit reports may indicate issues from litigation to leverage levels. You may find your prospective partner defaulted on his or her student loan or even a home mortgage.

Similarly, companies themselves can be subjected to certain tests. For public companies, filings with the Securities Exchange Commission can be accessed. These are often several hundred pages and go into tremendous detail.

For non-public companies, there are other useful sources. U.S. state government records indicate existence and status of corporate entities. A shaky corporate structure impairs liability protection and ability to transfer title. Credit reports and ratings, as provided by agencies such as Dun & Bradstreet, are relied upon by companies in almost all industries in making credit decisions. Various legal searches disclose liens, litigation, and impairment of title.

Broader data are available on the Internet. A discipline known as competitive intelligence uses Internet sources to obtain background material on companies. It's a good starting point for identifying the major players in an industry. Information for specific companies can range from business strategies to negative events. For example, if the company sells to large, well-known customers, discontinuance of vendor relationships often is covered in the financial press. Or, industry data may be available that indicate encroachment of competitors or erosion of markets.

Financial investigation

Financial information says much about a company. It reveals size, trends, and asset base. It affects basic decisions about the desirability of the relationship in question. Yet these records cannot be taken at their face value. With all the news lately about Enron, it appears that you can never overdo a thorough, independent financial investigation.

Why does the accuracy of financial information matter? It directly impacts the perception of profitability of the company that is the basis for any investment or partnering decision. You don't want to get involved with a company whose financial condition looks good on paper but is actually extremely desperate.

The first question is whether or not the company's records have been subjected to an annual audit. If not, the records should be audited before they can be relied on for decisions. An audit can expose substantial differences in a company's asset and liability values, often in the millions. The accompanying box contains examples of problems commonly identified.

Additionally, as protections for buyers, purchase contracts often call for dollar-for-dollar adjustments to purchase price for net asset levels at closing. For this purpose, it doesn't matter whether the company's records were previously audited or not. What matters is the accuracy of the snapshot of where things stand the day of closing.

In these circumstances, the errors can relate to improper timing of recording transactions in the books. For example, items may be billed and set up as an **account receivable** from a customer but also counted as part of inventory on hand. This occurs when an item is shipped out, billed, and returned, without issuing a **credit memo** to eliminate the **account receivable** . If an inventory count is required for the closing, quantities can be misstated. Unless the company has a reliable system of perpetual records, the inventory count should be watched closely.

Other types of errors may occur in misapplication or failure to apply generally accepted accounting principles. Allowing the buyer a final audit that will be used to determine differences regardless of the auditors' concept of "materiality" provides protection.

Appraisals can help

Because financial records are kept on an historical cost basis without reflecting any goodwill or intangible assets, appraisals are often a more meaningful indicator of value. An appraisal can range in scope from an individual asset to a company as a whole. Appraisals, however, are only as good as the financial information that goes into them, so that an audit is still advisable.

You must also keep in mind, however, that the results will differ significantly depending on the purpose for which the appraisal will be used. Equipment appraisals are done at replacement value for insurance purposes, for example. The amount derived, however, is often much greater than what the assets would bring on the open market. Banks that finance equipment, on the other hand, are more interested in liquidation value, whether orderly or forced.

What can go wrong? Lots!
An audit of financial records is an essential part of due diligence. One such audit of a manufacturer indicated failures to account for underlying transactions that had consistently overstated the company's assets by amounts in the millions. The errors included:

* Substantial excess and obsolete inventories that were still being valued on the books.

* Orders in process carried on the books when the costs would never be recovered from customers, as might occur in warranty and rework of returns.

* Old accounts receivable from customers that had not been written off.

* Unrecorded amounts owed for goods or expenses, such as for future vacation pay.

* Obligations to customers to issue credits for returned goods, to pay volume rebates, or to provide future factory war

ranty services that had not been reflected on the books.

* Improper deferrals of costs, as when using improper methods or overhead rates that are too high. This might occur when labor is capitalized using a billing rate or if warehousing costs are included in manufacturing overhead.

* Transactions with affiliated companies at other than arm's length, which results in shifting profits into the company being sold to make it look better.

* Annual billings from extended warranty arrangements that had been taken into income immediately, rather than as earned over time.

* Shipments to customers under approval terms that were recognized as sales immediately.

* Foreign sales that were billed when leaving the factory, instead of at the destination port overseas where title actually passes.

By William H. Wiersema, CPA, EA Contributing Editor

```
THIS IS THE FULL-TEXT.   Copyright Barks Publications Mar 2002
? s (customer or client or user or payer or buyer or consumer) () dispute?
>>>I/O error in file 608
? s (customer or client or user or payer or buyer or consumer) () dispute
>>>I/O error in file 608
? s account () dispute
         3881717  ACCOUNT
          909924  DISPUTE
     S11      26  ACCOUNT () DISPUTE
? show files; ds
File  15:ABI/Inform(R) 1971-2006/May 29
         (c) 2006 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2006/May 29
         (c) 2006 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/May 29
         (c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/May 26
         (c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/May 29
         (c) 2006 The Gale Group
File 268:Banking Info Source 1981-2006/May W3
         (c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/May 30
         (c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/May 30
         (c)2006 Knight Ridder/Tribune Bus News
File   9:Business & Industry(R) Jul/1994-2006/May 26
         (c) 2006  The Gale Group
```

```
File  20:Dialog Global Reporter 1997-2006/May 30
         (c) 2006 Dialog
File 623:Business Week 1985-2006/May 26
         (c) 2006 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-2006/May 26
         (c) 2006 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2006/May 26
         (c) 2006 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 610:Business Wire 1999-2006/May 30
         (c) 2006 Business Wire.
File 476:Financial Times Fulltext 1982-2006/May 31
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/May 30
         (c) 2006 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2006/May 27
         (c) 2006 San Jose Mercury News
File 625:American Banker Publications 1981-2006/May 30
         (c) 2006 American Banker

Set      Items   Description
S1        4559   ACCOUNT () RECEIVABLE
S2     4775673   BILL OR BILLED OR BILLING
S3         216   S1(S)S2
S4        1666   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5           0   S3(S)S4
S6           0   S1(S)S4
S7         126   (INVOICE () DISPUTE)
S8           0   S1(S)S7
S9         410   CREDIT () MEMO
S10          1   S1(S)S9
S11         26   ACCOUNT () DISPUTE
? s s11(s)s2
              26  S11
         4775673  S2
     S12       4  S11(S)S2
? t s12,full
>>>',' not allowed after set or accession number
? t s12/full
```

12/9/1   (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

09966059   Supplier Number: 89963563 (THIS IS THE FULLTEXT)

North American Carrier Survey: Simply the Best -- Great customer service and rocket performance propelled one carrier to the top. Find out who it is.

Greenfield, David
Network Magazine, p30
August 1, 2002
ISSN: ISSN: 1093-8001
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3446
TEXT:
Byline: David Greenfield

Penny pinchers scrutinize the IT budget, while CIOs scrutinize

network performance. Can network engineers satisfy both demands? You bet. Just ask your fellow networkers.

Network Magazine did in this year's North American carrier survey. Thousands of network engineers weighed in on providers' strengths and weaknesses across seven services: private lines, frame relay, ATM, VPNs, dedicated Internet access, Ethernet services, and Web hosting. Respondents also ranked providers on their ability to perform in up to eight categories including customer service, reliability, and price.

Users rated more than a dozen providers for each survey. Carriers needed to receive at least 30 votes for inclusion in the survey. Readers were asked to rate carriers on up to nine categories using a scale of 1 (unacceptable) to 5 (excellent).

Not all categories are equally important. To try and get at these differences, Network Magazine asked readers to assign a weight to each category. The weight was set on a scale of 1 (not at all important)to 5 (very important). For additional information on how we calculated scores, see our "Survey Methodology" sidebar posted at www.networkmagazine.com.

But respondents did more than point fingers or praise carriers to the skies-they gave us a window into their purchase plans for the latter half of 2002: Which technologies are really hot, and how will companies implement these technologies? Those are just some of the questions we found the answers for.

The big winners were VPNs. Successfully deployed by 989 responding network engineers, VPNs are becoming the preferred way to link remote users and offices. "Why would I pay for ATM or frame relay when I can save 60 percent of those costs and go with a VPN," asks a network manager at a major retailer who's assessing swapping frame relay with a VPN across WorldCom's (www.worldcom.com) backbone. Is he worried about latency across that backbone? "Nahh," he says, "not with their network and their new Junipers."

The question then is not, "Should we deploy a VPN?" but "Whose VPN do we deploy?" The answer isn't simple. Dozens of suppliers push VPN services and none dominate the market. Even surveying networkers about these services is tricky, as each provider offers a range of VPN services. WorldCom took top honors (for more information, see our "VPN Services" table at www.networkmagazine.com), but the subplots are important. Some providers are better at site-to-site VPNs, others are better at remote access VPNs. Some provide a great price, others offer better performance.

However, the frame relay winner was clear. Sprint took high marks for strong customer service and solid network performance (see table on page 32). Sprint's nemesis, AT&T, dominated the ATM category, and edged out Sprint for a victory in leased lines (see our "ATM Services" and "Leased Lines" tables at www.networkmagazine.com).

BIG LESSONS

But these surveys offer more than winners and losers-they offer insights into what's happening in the telecom industry. The financial stability of these companies weighs heavily on everybody's mind, but there are other important factors to consider:

- Struggling Carriers, Continuing Headaches Filing for Chapter 11 might mean that a network keeps operating, but that's about it. Carriers in the financial hole can run operational networks but ancillary services, including customer service, suffer. Global Crossing (www.globalcrossing.com) is one example. "After the events of September 11, I couldn't tolerate the downtime from Global any longer," says Hal Totten, vice president of information systems at Community Home Mortgage (www.chmnet.com), a mortgage banker and financial services firm. "It took us approximately three weeks to get normal long distance back from Global Crossing."

- The RBOC from Hell SBC consistently rates as the worst RBOC of all. The company's poor showing traces back to its subsidiary, Ameritech (www.ameritech.com). For example, if Ameritech's leased line numbers (66

percent) are separated from SBC's (73 percent), SBC shoots up to the middle of the pack. A network engineer at a major financial institution and a current Ameritech customer, suspects the problem stems from "Act of God" events, such as being unable to get personnel onsite due to snow, or local systems affected by frozen water moisture in underground vaults and above-ground boxes. According to the engineer, Ameritech had more than its share of weather-related circuit impairment-not completely down, but impaired with junction-impedance changes, noise impairments, and the like. Old copper (sloppy maintenance or installation) is usually to blame, he says.

- Local Talent DSL deployments lead the alternative technologies in our survey, but respondents say fixed wireless is getting a strong look. More respondents deploy DSL (33 percent) than cable (21 percent) or fixed wireless (19 percent). Yet DSL players can't rest on their laurels. The technology's penetration pales in comparison to T1's penetration (74 percent), and more respondents are expecting to deploy fixed wireless (7 percent) than DSL (4 percent) or cable (3 percent). Very Small Aperture Terminals (VSATs) are the least desired technology, with 82 percent shunning the satellite selection.

- CLECs Survival If Competitive Local Exchange Carriers (CLECs) can find the funding and work out their RBOC problems, they'll find willing users. Most respondents (54 percent) said they are neutral about CLECs, with 15 percent being optimistic about their services.

BUYING PATTERNS

Not content with identifying the winning and losing carriers, we quizzed respondents about their buying plans for next year. Respondents rated their interest in purchasing 15 technologies on a scale of 1 to 5:, with 1 "Not in the Ballpark," 2 "Under Consideration," 3 "Definite Plans to Implement," 4 "In the Process of Implementing," and 5 "Current Customer." An average of 3,145 respondents answered each question.

Overall, the most popular technology was voice over data, the generic term for Voice over IP (VoIP), voice over frame relay, and voice over ATM. Forty-six percent of the respondents are either considering, planning to implement, or in the process of implementing the technology. Site-to-site VPNs and remote access VPNs (both at 36 percent) came second, followed by storage (31 percent), and network management and content delivery services (30 percent).

The strong showing of voice over data likely stems from the current marketing drive surrounding the technology. Most potential buyers (75 percent) have yet to commit dollars to deploying the technology and only rated voice over data "2 - Under Consideration."

If you drill down on the customers who are actually implementing these technologies, remote access VPNs move to the number one slot (16 percent of respondents), followed by security service (15 percent), site-to-site VPNs (14 percent), network management (13 percent), storage (12 percent), and voice over data (11 percent).

VPN SERVICES

A VPN's business case might be straightforward, but picking the provider is not. The market remains highly fractured because of its immaturity. VPNs also come with more choices than a Chinese restaurant menu. Users or service providers can implement VPNs. When a service provider implements them, VPNs come in all sorts of varieties: some connect offices; others connect remote users; some tie offices together via private networks, often using Multiprotocol Label Switching (MPLS) or ATM as their protocols. Others connect offices via the Internet using IPSec. Providers manage some VPNs, while the users manage others. (See "Internet-based VPNs: Business Class or Cattle Class?" July 2002, page 54.)

These differences are apparent in our survey. WorldCom ranked highest among VPN suppliers, scoring 76 percent, followed by Sprint (74 percent), Cable and Wireless (C&W, www.cw.com, 73 percent), and AT&T (73 percent). BellSouth came in last at 70 percent. Yet most respondents (60

percent) implement the VPN technology themselves and then use Internet access from a major ISP.

Those who purchase VPN services use them for different reasons. The largest segment of respondents (40 percent) use VPNs for mobile employees, while 33 percent rely on the VPN to communicate between offices across the Internet. Only a small fraction (26 percent) use a VPN for secured communications across a private network.

Without a clear winner in the VPN space, networkers need to do their homework. Regardless of the price and performance, take a look at the end-client software of remote access VPNs. AT&T seems to have its share of problems on that front. "Windows 95 users would try to connect and get blue screen errors, or the machine would simply reboot when they were trying to connect," says John Hartman, network administrator at Evergreen International Aviation (www.evergreenaviation.com), and the creator of Society for the Distribution of Network Information (SDNI, www.sdni.org), a nonprofit organization dedicated to disseminating networking information. Evergreen is a billion-dollar privately held firm involved in a wide range of areas, including transportation and consumer foods. Formerly, Evergreen used AT&T's remote access VPN service.

Harry Reisenleiter, director of IT integration at a large parking management firm, agrees. "It's been a few months since we've encountered any major problems with the service, but there have been quite a few 'one-off' problems reported," he says. "In the year or so that we have been using Remedy (the customer support application), AT&T's VPN is our longest per-ticket call. It's been our most frequent call, too."

AT&T isn't the only VPN supplier with login problems. Passlogix (www.passlogix. com), a single sign-on supplier, uses a VPN service from ISS (www.iss.net) based on Firewall-1 from Checkpoint (www.check point.com). The software was so difficult to use that Passlogix had to discontinue its use in favor of a secured Web site. "The VPN was slow in performing and annoying for the users," says Karolyn Morgan, the IT manager at Passlogix.

Although VPNs might save big bucks compared to frame relay services, customers still need to be careful about pricing. When Evergreen jumped from AT&T to Sprint, it began saving $6,000 to $10,000 a month, or about 25 percent a year, without sacrificing performance.

Finally, closely watch all facets of performance. Although performance ratings compare favorably with frame relay and ATM services, remote access VPNs can be particularly troubling. When Hartman moved to Sprint, for example, he was able to get a broadband VPN client-something AT&T promised, but never delivered. "Now in the middle of the night when I get a call about our network, I can check out the problem from my living room and not go down to the office," he says.

Login times into Evergreen's NetWare network are much faster with Sprint, too. Evergreen now authenticates users in a couple of seconds instead of up to 30 minutes with AT&T, Hartman says.

Customer service remains a challenge for WorldCom. "WorldCom is experiencing start-up pains with its VPN offering," says a network manager at a major insurance company with Internet connections through WorldCom and Internap (www.internap.com). "When WorldCom's routers were recycling themselves, we were notified three times by its competitor, Internap, before being alerted by WorldCom." Otherwise, he says, performance is fine and reliability has been respectable, despite some early start-up issues.

THE SIAMESE TWINS

Networkers who need the predictability of a private network should choose frame relay or ATM. With frame relay-to-ATM interworking, the two technologies are often deployed together: a main site takes a fat ATM pipe, while smaller, remote sites rely on frame relay for connection. This year Sprint proved to be the highest ranking provider for frame relay, according to 74 percent of respondents. AT&T scored slightly below Sprint at 73 percent. Bellsouth, last year's winner, fell to fourth place at 71 percent,

while WorldCom brought up the rear at 69 percent.

Sprint earned top marks on customer service. "Our Sprint support team has been wonderful to work with, responsive, and very customer-oriented," says Tina Harr, manager of communications technologies at Invacare (www.invacare.com), a distributor of home medical equipment.

Sprint's follow-up processes also earned high marks. "What I like about Sprint is its follow-up system. Once I open a ticket, they follow up with me every hour letting me know the status of my problem," says Kenneth Lee, IT director at SWA Group (www.swagroup.com), a landscape architecture design firm.

As for ATM, only AT&T (96 votes) and WorldCom (31 votes), garnered more than the minimum 30 votes needed to be included in the survey. Of the two, AT&T took top honors at 75 percent vs. WorldCom's 68 percent. Had the minimum number of votes been 20, Verizon (www.verizon.com, 27 votes), Sprint (26 votes), Qwest Communications (www.qwest.com, 24 votes), and SBC (20 votes) would have ranked.

Customers note that whether the technology is ATM or frame relay, AT&T and Sprint's billing seems to be more integrated among their various services than WorldCom's billing. One customer attributed this to the fact that AT&T and Sprint's billing proccess were inherited from the telco side of the house and thus integration was simpler.

The same can't be said for WorldCom. The Internet, frame relay, and voice services employ different **billing** systems and the results show. "We have had constant problems with **billing** between the various services that WorldCom provides," says an IT director at a major real estate firm. "We have been unable to get our WorldCom account team to consolidate the bills onto one account, or even onto one **billing** platform. When we had a **billing** dispute with a UUNet service, the WorldCom account team had to make a request of the UUNet **billing** team for information on the charge. The stated service level for this response is 60 days. We told WorldCom that they wouldn't get any additional data business until they could make the **billing** and **account dispute** process more customer friendly."

The state of WorldCom's network is even more serious. Numerous customers reported problems with the reliability of WorldCom's frame relay and ATM network. Areas where resiliency was supposed to be built into network weren't in place. For example, when a Baltimore train tunnel caught fire last fall, one major retailer saw his WorldCom connections go offline. The AT&T and Sprint portions of his network were untouched.

Other problems aren't as noticeable. Instantaneous switchovers, which were supposed to occur on frame relay, never happened. Steve Malone, lead network technician at Concord EFS (www.concord efs.com), a financial processing company, got a call at 5 a.m. one morning that traffic couldn't flow over his ATM circuit, even though the circuit was still up. Without that connection, Concord risked losing its customers (stores and gas stations) because they wouldn't be able to authenticate transactions through Concord's database. Malone's team spent the next two hours manually rerouting traffic to keep the network operating.

WorldCom acknowledges that portions of its network have resiliency problems, with switches that fail to reroute circuits as quickly as expected. "We've seen switchover times in the order of 30 seconds or so instead of milliseconds," says Linda Laughlin, a spokesperson for WorldCom. "But those problems were corrected."

To fix connection problems during the Baltimore tunnel fire, WorldCom "converted its Alcatel-based (www.alcatel.com) ATM backbone to SONET rings, upgraded the network management servers, and worked with the vendor to improve rerouting configurations," Laughlin says. "As a result, Permanent Virtual Circuit (PVC) reroute times improved significantly." Other measures aimed at improving WorldCom customer service were adding sales engineering staff, streamlining access to a customer service technical team member for troubleshooting the network, and adding a new Network Operations Center (NOC) that monitors the global data network

24-by-7.

But those changes might just be more vendor-speak. Many of those changes were made in 2001, more than six months before our survey. It's hard to believe that these changes would now significantly improve WorldCom's ratings.

LEASED LINES

The rise of IP services is coming at the expense of private line services. The number of private line respondents dropped 40 percent this year, despite the fact that so many customers use T1 lines to access other technologies, such as frame relay.

Last year's leased line winner, AT&T, was the most popular supplier with 310 votes. This year, AT&T again led the category, scoring 73 percent, but with just 165 votes. Sprint took second place at 73 percent, garnering just 65 votes, down from 153 votes in 2001. Last year Verizon was the most popular RBOC, with 194 respondents. This year Verizon drew 128 respondents and came in second-to-last place at 70 percent. SBC took last place at 69 percent, with 139 respondents.

Another indicator of the declining interest in leased line service is the individual changes in network performance. Of the repeat respondents from 2001's survey, half ran leased line services last year. This year that number dropped to 32 percent, while a mere .08 percent of respondents added leased line services.

"It's hard to have good uptime percentages with leased lines," says Malone, who built a leased line network of thousands of point-of-sale sites and then switched them over to frame relay. When customers swipe their debit cards through a WalMart store, Malone's network carries the traffic. "Even with multidrop leased line, there are too many variables to consider, so it's hard to reach beyond 99.9 percent uptime.

Yet some networkers still find that private line services are the right pick-at least for now. For example, WestEd (www.wested.org), a nonprofit research, development, and service agency, is still amortizing its investment in voice hardware, which won't support IP, says Robert Sieber, the company's team leader for network development. He's found that keeping his private lines and using half of them for (non-IP) voice and the other half for data is the most cost-effective solution for many of WestEd's links.

AT&T's strongest showing was in reliability, scoring a 4.10 out of five. It also led in installation and repairs and breadth of service (3.57). "Years ago, certain parts of the country seemed to be less reliable than others," says Russ Miller, vice president of network services for Siemens Medical Solutions - Health Services (www.smed.com) and a longtime AT&T user. "AT&T has addressed these issues and there's little difference in network reliability anywhere in the domestic network."

Installation and repairs earned similar kudos from users. "When the circuit was down, they had the LEC out within a day and fixed in under 48 hours," says Toby Meehan, WAN administrator for Catalyst International (www.catalystwms.com), a supply chain execution company.

Sprint also earned high marks for its reliability and service. "Sprint is one of the few remaining ISP and Interexchange Carrier (IXC) service providers with solid support and excellent SLA agreements," says John Doughtry, director of information technologies at A.J. Rose Manufacturing Company (www.ajrose.com) and a current Sprint customer. "In 1999, I investigated MCI/WorldCom, GTE, AT&T, C&W, UUNet, and several others and found Sprint to provide the best SLA and pricing arrangement. Our Sprint representative calls me monthly to ask if we're still satisfied with its services. Now that's showing customer relationship!"

David Greenfield, international technology editor, is the author of The Essential Guide to Optical Networking, published by Prentice Hall. He can be reached at dgreenfi@cmp.com.

Winners Circle

The best service providers know that a winner isn't built on top network performance and reliability alone, but that customer service is equally - if not more - important. This year's winners took top honors in customer service in their respective categories.

Sprint took top marks for frame relay, leading in breadth of service, price, customer service, installation and repairs, value for money, and billing.

AT&T, however, captured the title in ATM, where the carrier led in every category, and in leased lines, where AT&T led in reliability, breadth of service, customer service, installation and repairs, and value for money.

http://www.networkmagazine.com

PUBLISHER NAME: CMP Media, Inc.
COMPANY NAMES: *AT and T Corp._Services; Sprint Corp._Services; SBC Communications Inc._Services
DESCRIPTORS: *Telecommunications services industry--Surveys; Frame relay--Services
EVENT NAMES: *600 (Market information - general)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *4810000 (Telecommunication Services ex Broadcast)
INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation)
SIC CODES: 4810 (Telephone Communication)
NAICS CODES: 5133 (Telecommunications)
TICKER SYMBOLS: T; FON; SBC

? t s12/full/1-4

12/9/1 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

09966059 Supplier Number: 89963563 (THIS IS THE FULLTEXT)

North American Carrier Survey: Simply the Best -- Great customer service and rocket performance propelled one carrier to the top. Find out who it is.

Greenfield, David
Network Magazine, p30
August 1, 2002
ISSN: ISSN: 1093-8001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3446

TEXT:

Byline: David Greenfield

Penny pinchers scrutinize the IT budget, while CIOs scrutinize network performance. Can network engineers satisfy both demands? You bet. Just ask your fellow networkers.

Network Magazine did in this year's North American carrier survey. Thousands of network engineers weighed in on providers' strengths and weaknesses across seven services: private lines, frame relay, ATM, VPNs, dedicated Internet access, Ethernet services, and Web hosting. Respondents also ranked providers on their ability to perform in up to eight categories including customer service, reliability, and price.

Users rated more than a dozen providers for each survey. Carriers needed to receive at least 30 votes for inclusion in the survey. Readers were asked to rate carriers on up to nine categories using a scale of 1

(unacceptable) to 5 (excellent).

Not all categories are equally important. To try and get at these differences, Network Magazine asked readers to assign a weight to each category. The weight was set on a scale of 1 (not at all important)to 5 (very important). For additional information on how we calculated scores, see our "Survey Methodology" sidebar posted at www.networkmagazine.com.

But respondents did more than point fingers or praise carriers to the skies-they gave us a window into their purchase plans for the latter half of 2002: Which technologies are really hot, and how will companies implement these technologies? Those are just some of the questions we found the answers for.

The big winners were VPNs. Successfully deployed by 989 responding network engineers, VPNs are becoming the preferred way to link remote users and offices. "Why would I pay for ATM or frame relay when I can save 60 percent of those costs and go with a VPN," asks a network manager at a major retailer who's assessing swapping frame relay with a VPN across WorldCom's (www.worldcom.com) backbone. Is he worried about latency across that backbone? "Nahh," he says, "not with their network and their new Junipers."

The question then is not, "Should we deploy a VPN?" but "Whose VPN do we deploy?" The answer isn't simple. Dozens of suppliers push VPN services and none dominate the market. Even surveying networkers about these services is tricky, as each provider offers a range of VPN services. WorldCom took top honors (for more information, see our "VPN Services" table at www.networkmagazine.com), but the subplots are important. Some providers are better at site-to-site VPNs, others are better at remote access VPNs. Some provide a great price, others offer better performance.

However, the frame relay winner was clear. Sprint took high marks for strong customer service and solid network performance (see table on page 32). Sprint's nemesis, AT&T, dominated the ATM category, and edged out Sprint for a victory in leased lines (see our "ATM Services" and "Leased Lines" tables at www.networkmagazine.com).

BIG LESSONS

But these surveys offer more than winners and losers-they offer insights into what's happening in the telecom industry. The financial stability of these companies weighs heavily on everybody's mind, but there are other important factors to consider:

- Struggling Carriers, Continuing Headaches Filing for Chapter 11 might mean that a network keeps operating, but that's about it. Carriers in the financial hole can run operational networks but ancillary services, including customer service, suffer. Global Crossing (www.globalcrossing.com) is one example. "After the events of September 11, I couldn't tolerate the downtime from Global any longer," says Hal Totten, vice president of information systems at Community Home Mortgage (www.chmnet.com), a mortgage banker and financial services firm. "It took us approximately three weeks to get normal long distance back from Global Crossing."

- The RBOC from Hell SBC consistently rates as the worst RBOC of all. The company's poor showing traces back to its subsidiary, Ameritech (www.ameritech.com). For example, if Ameritech's leased line numbers (66 percent) are separated from SBC's (73 percent), SBC shoots up to the middle of the pack. A network engineer at a major financial institution and a current Ameritech customer, suspects the problem stems from "Act of God" events, such as being unable to get personnel onsite due to snow, or local systems affected by frozen water moisture in underground vaults and above-ground boxes. According to the engineer, Ameritech had more than its share of weather-related circuit impairment-not completely down, but impaired with junction-impedance changes, noise impairments, and the like. Old copper (sloppy maintenance or installation) is usually to blame, he says.

- Local Talent DSL deployments lead the alternative technologies in

our survey, but respondents say fixed wireless is getting a strong look. More respondents deploy DSL (33 percent) than cable (21 percent) or fixed wireless (19 percent). Yet DSL players can't rest on their laurels. The technology's penetration pales in comparison to T1's penetration (74 percent), and more respondents are expecting to deploy fixed wireless (7 percent) than DSL (4 percent) or cable (3 percent). Very Small Aperture Terminals (VSATs) are the least desired technology, with 82 percent shunning the satellite selection.

- CLECs Survival If Competitive Local Exchange Carriers (CLECs) can find the funding and work out their RBOC problems, they'll find willing users. Most respondents (54 percent) said they are neutral about CLECs, with 15 percent being optimistic about their services.

BUYING PATTERNS

Not content with identifying the winning and losing carriers, we quizzed respondents about their buying plans for next year. Respondents rated their interest in purchasing 15 technologies on a scale of 1 to 5:, with 1 "Not in the Ballpark," 2 "Under Consideration," 3 "Definite Plans to Implement," 4 "In the Process of Implementing," and 5 "Current Customer." An average of 3,145 respondents answered each question.

Overall, the most popular technology was voice over data, the generic term for Voice over IP (VoIP), voice over frame relay, and voice over ATM. Forty-six percent of the respondents are either considering, planning to implement, or in the process of implementing the technology. Site-to-site VPNs and remote access VPNs (both at 36 percent) came second, followed by storage (31 percent), and network management and content delivery services (30 percent).

The strong showing of voice over data likely stems from the current marketing drive surrounding the technology. Most potential buyers (75 percent) have yet to commit dollars to deploying the technology and only rated voice over data "2 - Under Consideration."

If you drill down on the customers who are actually implementing these technologies, remote access VPNs move to the number one slot (16 percent of respondents), followed by security service (15 percent), site-to-site VPNs (14 percent), network management (13 percent), storage (12 percent), and voice over data (11 percent).

VPN SERVICES

A VPN's business case might be straightforward, but picking the provider is not. The market remains highly fractured because of its immaturity. VPNs also come with more choices than a Chinese restaurant menu. Users or service providers can implement VPNs. When a service provider implements them, VPNs come in all sorts of varieties: some connect offices; others connect remote users; some tie offices together via private networks, often using Multiprotocol Label Switching (MPLS) or ATM as their protocols. Others connect offices via the Internet using IPSec. Providers manage some VPNs, while the users manage others. (See "Internet-based VPNs: Business Class or Cattle Class?" July 2002, page 54.)

These differences are apparent in our survey. WorldCom ranked highest among VPN suppliers, scoring 76 percent, followed by Sprint (74 percent), Cable and Wireless (C&W, www.cw.com, 73 percent), and AT&T (73 percent). BellSouth came in last at 70 percent. Yet most respondents (60 percent) implement the VPN technology themselves and then use Internet access from a major ISP.

Those who purchase VPN services use them for different reasons. The largest segment of respondents (40 percent) use VPNs for mobile employees, while 33 percent rely on the VPN to communicate between offices across the Internet. Only a small fraction (26 percent) use a VPN for secured communications across a private network.

Without a clear winner in the VPN space, networkers need to do their homework. Regardless of the price and performance, take a look at the end-client software of remote access VPNs. AT&T seems to have its share of problems on that front. "Windows 95 users would try to connect and get blue

screen errors, or the machine would simply reboot when they were trying to connect," says John Hartman, network administrator at Evergreen International Aviation (www.evergreenaviation.com), and the creator of Society for the Distribution of Network Information (SDNI, www.sdni.org), a nonprofit organization dedicated to disseminating networking information. Evergreen is a billion-dollar privately held firm involved in a wide range of areas, including transportation and consumer foods. Formerly, Evergreen used AT&T's remote access VPN service.

Harry Reisenleiter, director of IT integration at a large parking management firm, agrees. "It's been a few months since we've encountered any major problems with the service, but there have been quite a few 'one-off' problems reported," he says. "In the year or so that we have been using Remedy (the customer support application), AT&T's VPN is our longest per-ticket call. It's been our most frequent call, too."

AT&T isn't the only VPN supplier with login problems. Passlogix (www.passlogix. com), a single sign-on supplier, uses a VPN service from ISS (www.iss.net) based on Firewall-1 from Checkpoint (www.check point.com). The software was so difficult to use that Passlogix had to discontinue its use in favor of a secured Web site. "The VPN was slow in performing and annoying for the users," says Karolyn Morgan, the IT manager at Passlogix.

Although VPNs might save big bucks compared to frame relay services, customers still need to be careful about pricing. When Evergreen jumped from AT&T to Sprint, it began saving $6,000 to $10,000 a month, or about 25 percent a year, without sacrificing performance.

Finally, closely watch all facets of performance. Although performance ratings compare favorably with frame relay and ATM services, remote access VPNs can be particularly troubling. When Hartman moved to Sprint, for example, he was able to get a broadband VPN client-something AT&T promised, but never delivered. "Now in the middle of the night when I get a call about our network, I can check out the problem from my living room and not go down to the office," he says.

Login times into Evergreen's NetWare network are much faster with Sprint, too. Evergreen now authenticates users in a couple of seconds instead of up to 30 minutes with AT&T, Hartman says.

Customer service remains a challenge for WorldCom. "WorldCom is experiencing start-up pains with its VPN offering," says a network manager at a major insurance company with Internet connections through WorldCom and Internap (www.internap.com). "When WorldCom's routers were recycling themselves, we were notified three times by its competitor, Internap, before being alerted by WorldCom." Otherwise, he says, performance is fine and reliability has been respectable, despite some early start-up issues.

THE SIAMESE TWINS

Networkers who need the predictability of a private network should choose frame relay or ATM. With frame relay-to-ATM interworking, the two technologies are often deployed together: a main site takes a fat ATM pipe, while smaller, remote sites rely on frame relay for connection. This year Sprint proved to be the highest ranking provider for frame relay, according to 74 percent of respondents. AT&T scored slightly below Sprint at 73 percent. Bellsouth, last year's winner, fell to fourth place at 71 percent, while WorldCom brought up the rear at 69 percent.

Sprint earned top marks on customer service. "Our Sprint support team has been wonderful to work with, responsive, and very customer-oriented," says Tina Harr, manager of communications technologies at Invacare (www.invacare.com), a distributor of home medical equipment.

Sprint's follow-up processes also earned high marks. "What I like about Sprint is its follow-up system. Once I open a ticket, they follow up with me every hour letting me know the status of my problem," says Kenneth Lee, IT director at SWA Group (www.swagroup.com), a landscape architecture design firm.

As for ATM, only AT&T (96 votes) and WorldCom (31 votes), garnered

more than the minimum 30 votes needed to be included in the survey. Of the two, AT&T took top honors at 75 percent vs. WorldCom's 68 percent. Had the minimum number of votes been 20, Verizon (www.verizon.com, 27 votes), Sprint (26 votes), Qwest Communications (www.qwest.com, 24 votes), and SBC (20 votes) would have ranked.

Customers note that whether the technology is ATM or frame relay, AT&T and Sprint's billing seems to be more integrated among their various services than WorldCom's billing. One customer attributed this to the fact that AT&T and Sprint's billing proccess were inherited from the telco side of the house and thus integration was simpler.

The same can't be said for WorldCom. The Internet, frame relay, and voice services employ different **billing** systems and the results show. "We have had constant problems with **billing** between the various services that WorldCom provides," says an IT director at a major real estate firm. "We have been unable to get our WorldCom account team to consolidate the bills onto one account, or even onto one **billing** platform. When we had a **billing** dispute with a UUNet service, the WorldCom account team had to make a request of the UUNet **billing** team for information on the charge. The stated service level for this response is 60 days. We told WorldCom that they wouldn't get any additional data business until they could make the **billing** and **account dispute** process more customer friendly."

The state of WorldCom's network is even more serious. Numerous customers reported problems with the reliability of WorldCom's frame relay and ATM network. Areas where resiliency was supposed to be built into network weren't in place. For example, when a Baltimore train tunnel caught fire last fall, one major retailer saw his WorldCom connections go offline. The AT&T and Sprint portions of his network were untouched.

Other problems aren't as noticeable. Instantaneous switchovers, which were supposed to occur on frame relay, never happened. Steve Malone, lead network technician at Concord EFS (www.concord efs.com), a financial processing company, got a call at 5 a.m. one morning that traffic couldn't flow over his ATM circuit, even though the circuit was still up. Without that connection, Concord risked losing its customers (stores and gas stations) because they wouldn't be able to authenticate transactions through Concord's database. Malone's team spent the next two hours manually rerouting traffic to keep the network operating.

WorldCom acknowledges that portions of its network have resiliency problems, with switches that fail to reroute circuits as quickly as expected. "We've seen switchover times in the order of 30 seconds or so instead of milliseconds," says Linda Laughlin, a spokesperson for WorldCom. "But those problems were corrected."

To fix connection problems during the Baltimore tunnel fire, WorldCom "converted its Alcatel-based (www.alcatel.com) ATM backbone to SONET rings, upgraded the network management servers, and worked with the vendor to improve rerouting configurations," Laughlin says. "As a result, Permanent Virtual Circuit (PVC) reroute times improved significantly." Other measures aimed at improving WorldCom customer service were adding sales engineering staff, streamlining access to a customer service technical team member for troubleshooting the network, and adding a new Network Operations Center (NOC) that monitors the global data network 24-by-7.

But those changes might just be more vendor-speak. Many of those changes were made in 2001, more than six months before our survey. It's hard to believe that these changes would now significantly improve WorldCom's ratings.

LEASED LINES

The rise of IP services is coming at the expense of private line services. The number of private line respondents dropped 40 percent this year, despite the fact that so many customers use T1 lines to access other technologies, such as frame relay.

Last year's leased line winner, AT&T, was the most popular supplier

with 310 votes. This year, AT&T again led the category, scoring 73 percent, but with just 165 votes. Sprint took second place at 73 percent, garnering just 65 votes, down from 153 votes in 2001. Last year Verizon was the most popular RBOC, with 194 respondents. This year Verizon drew 128 respondents and came in second-to-last place at 70 percent. SBC took last place at 69 percent, with 139 respondents.

Another indicator of the declining interest in leased line service is the individual changes in network performance. Of the repeat respondents from 2001's survey, half ran leased line services last year. This year that number dropped to 32 percent, while a mere .08 percent of respondents added leased line services.

"It's hard to have good uptime percentages with leased lines," says Malone, who built a leased line network of thousands of point-of-sale sites and then switched them over to frame relay. When customers swipe their debit cards through a WalMart store, Malone's network carries the traffic. "Even with multidrop leased line, there are too many variables to consider, so it's hard to reach beyond 99.9 percent uptime.

Yet some networkers still find that private line services are the right pick-at least for now. For example, WestEd (www.wested.org), a nonprofit research, development, and service agency, is still amortizing its investment in voice hardware, which won't support IP, says Robert Sieber, the company's team leader for network development. He's found that keeping his private lines and using half of them for (non-IP) voice and the other half for data is the most cost-effective solution for many of WestEd's links.

AT&T's strongest showing was in reliability, scoring a 4.10 out of five. It also led in installation and repairs and breadth of service (3.57). "Years ago, certain parts of the country seemed to be less reliable than others," says Russ Miller, vice president of network services for Siemens Medical Solutions - Health Services (www.smed.com) and a longtime AT&T user. "AT&T has addressed these issues and there's little difference in network reliability anywhere in the domestic network."

Installation and repairs earned similar kudos from users. "When the circuit was down, they had the LEC out within a day and fixed in under 48 hours," says Toby Meehan, WAN administrator for Catalyst International (www.catalystwms.com), a supply chain execution company.

Sprint also earned high marks for its reliability and service. "Sprint is one of the few remaining ISP and Interexchange Carrier (IXC) service providers with solid support and excellent SLA agreements," says John Doughtry, director of information technologies at A.J. Rose Manufacturing Company (www.ajrose.com) and a current Sprint customer. "In 1999, I investigated MCI/WorldCom, GTE, AT&T, C&W, UUNet, and several others and found Sprint to provide the best SLA and pricing arrangement. Our Sprint representative calls me monthly to ask if we're still satisfied with its services. Now that's showing customer relationship!"

David Greenfield, international technology editor, is the author of The Essential Guide to Optical Networking, published by Prentice Hall. He can be reached at dgreenfi@cmp.com.

Winners Circle

The best service providers know that a winner isn't built on top network performance and reliability alone, but that customer service is equally - if not more - important. This year's winners took top honors in customer service in their respective categories.

Sprint took top marks for frame relay, leading in breadth of service, price, customer service, installation and repairs, value for money, and billing.

AT&T, however, captured the title in ATM, where the carrier led in every category, and in leased lines, where AT&T led in reliability, breadth of service, customer service, installation and repairs, and value for money.

PUBLISHER NAME: CMP Media, Inc.
COMPANY NAMES: *AT and T Corp._Services; Sprint Corp._Services; SBC Communications Inc._Services
DESCRIPTORS: *Telecommunications services industry--Surveys; Frame relay--Services
EVENT NAMES: *600 (Market information - general)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *4810000 (Telecommunication Services ex Broadcast)
INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation)
SIC CODES: 4810 (Telephone Communication)
NAICS CODES: 5133 (Telecommunications)
TICKER SYMBOLS: T; FON; SBC

12/9/2 (Item 1 from file: 275)

02628047 SUPPLIER NUMBER: 89963563 (THIS IS THE FULL TEXT)
North American Carrier Survey: Simply the Best -- Great customer service and rocket performance propelled one carrier to the top. Find out who it is.
Greenfield, David
Network Magazine, 30
August 1, 2002
ISSN: 1093-8001 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3446 LINE COUNT: 00281

TEXT:

Byline: David Greenfield

Penny pinchers scrutinize the IT budget, while CIOs scrutinize network performance. Can network engineers satisfy both demands? You bet. Just ask your fellow networkers.

Network Magazine did in this year's North American carrier survey. Thousands of network engineers weighed in on providers' strengths and weaknesses across seven services: private lines, frame relay, ATM, VPNs, dedicated Internet access, Ethernet services, and Web hosting. Respondents also ranked providers on their ability to perform in up to eight categories including customer service, reliability, and price.

Users rated more than a dozen providers for each survey. Carriers needed to receive at least 30 votes for inclusion in the survey. Readers were asked to rate carriers on up to nine categories using a scale of 1 (unacceptable) to 5 (excellent).

Not all categories are equally important. To try and get at these differences, Network Magazine asked readers to assign a weight to each category. The weight was set on a scale of 1 (not at all important)to 5 (very important). For additional information on how we calculated scores, see our "Survey Methodology" sidebar posted at www.networkmagazine.com.

But respondents did more than point fingers or praise carriers to the skies-they gave us a window into their purchase plans for the latter half of 2002: Which technologies are really hot, and how will companies implement these technologies? Those are just some of the questions we found the answers for.

The big winners were VPNs. Successfully deployed by 989 responding

network engineers, VPNs are becoming the preferred way to link remote users and offices. "Why would I pay for ATM or frame relay when I can save 60 percent of those costs and go with a VPN," asks a network manager at a major retailer who's assessing swapping frame relay with a VPN across WorldCom's (www.worldcom.com) backbone. Is he worried about latency across that backbone? "Nahh," he says, "not with their network and their new Junipers."

The question then is not, "Should we deploy a VPN?" but "Whose VPN do we deploy?" The answer isn't simple. Dozens of suppliers push VPN services and none dominate the market. Even surveying networkers about these services is tricky, as each provider offers a range of VPN services. WorldCom took top honors (for more information, see our "VPN Services" table at www.networkmagazine.com), but the subplots are important. Some providers are better at site-to-site VPNs, others are better at remote access VPNs. Some provide a great price, others offer better performance.

However, the frame relay winner was clear. Sprint took high marks for strong customer service and solid network performance (see table on page 32). Sprint's nemesis, AT&T, dominated the ATM category, and edged out Sprint for a victory in leased lines (see our "ATM Services" and "Leased Lines" tables at www.networkmagazine.com).

BIG LESSONS

But these surveys offer more than winners and losers-they offer insights into what's happening in the telecom industry. The financial stability of these companies weighs heavily on everybody's mind, but there are other important factors to consider:

- Struggling Carriers, Continuing Headaches Filing for Chapter 11 might mean that a network keeps operating, but that's about it. Carriers in the financial hole can run operational networks but ancillary services, including customer service, suffer. Global Crossing (www.globalcrossing.com) is one example. "After the events of September 11, I couldn't tolerate the downtime from Global any longer," says Hal Totten, vice president of information systems at Community Home Mortgage (www.chmnet.com), a mortgage banker and financial services firm. "It took us approximately three weeks to get normal long distance back from Global Crossing."

- The RBOC from Hell SBC consistently rates as the worst RBOC of all. The company's poor showing traces back to its subsidiary, Ameritech (www.ameritech.com). For example, if Ameritech's leased line numbers (66 percent) are separated from SBC's (73 percent), SBC shoots up to the middle of the pack. A network engineer at a major financial institution and a current Ameritech customer, suspects the problem stems from "Act of God" events, such as being unable to get personnel onsite due to snow, or local systems affected by frozen water moisture in underground vaults and above-ground boxes. According to the engineer, Ameritech had more than its share of weather-related circuit impairment-not completely down, but impaired with junction-impedance changes, noise impairments, and the like. Old copper (sloppy maintenance or installation) is usually to blame, he says.

- Local Talent DSL deployments lead the alternative technologies in our survey, but respondents say fixed wireless is getting a strong look. More respondents deploy DSL (33 percent) than cable (21 percent) or fixed wireless (19 percent). Yet DSL players can't rest on their laurels. The technology's penetration pales in comparison to T1's penetration (74 percent), and more respondents are expecting to deploy fixed wireless (7 percent) than DSL (4 percent) or cable (3 percent). Very Small Aperture Terminals (VSATs) are the least desired technology, with 82 percent shunning the satellite selection.

- CLECs Survival If Competitive Local Exchange Carriers (CLECs) can find the funding and work out their RBOC problems, they'll find willing users. Most respondents (54 percent) said they are neutral about CLECs, with 15 percent being optimistic about their services.

BUYING PATTERNS

Not content with identifying the winning and losing carriers, we quizzed respondents about their buying plans for next year. Respondents rated their interest in purchasing 15 technologies on a scale of 1 to 5:, with 1 "Not in the Ballpark," 2 "Under Consideration," 3 "Definite Plans to Implement," 4 "In the Process of Implementing," and 5 "Current Customer." An average of 3,145 respondents answered each question.

Overall, the most popular technology was voice over data, the generic term for Voice over IP (VoIP), voice over frame relay, and voice over ATM. Forty-six percent of the respondents are either considering, planning to implement, or in the process of implementing the technology. Site-to-site VPNs and remote access VPNs (both at 36 percent) came second, followed by storage (31 percent), and network management and content delivery services (30 percent).

The strong showing of voice over data likely stems from the current marketing drive surrounding the technology. Most potential buyers (75 percent) have yet to commit dollars to deploying the technology and only rated voice over data "2 - Under Consideration."

If you drill down on the customers who are actually implementing these technologies, remote access VPNs move to the number one slot (16 percent of respondents), followed by security service (15 percent), site-to-site VPNs (14 percent), network management (13 percent), storage (12 percent), and voice over data (11 percent).

VPN SERVICES

A VPN's business case might be straightforward, but picking the provider is not. The market remains highly fractured because of its immaturity. VPNs also come with more choices than a Chinese restaurant menu. Users or service providers can implement VPNs. When a service provider implements them, VPNs come in all sorts of varieties: some connect offices; others connect remote users; some tie offices together via private networks, often using Multiprotocol Label Switching (MPLS) or ATM as their protocols. Others connect offices via the Internet using IPSec. Providers manage some VPNs, while the users manage others. (See "Internet-based VPNs: Business Class or Cattle Class?" July 2002, page 54.)

These differences are apparent in our survey. WorldCom ranked highest among VPN suppliers, scoring 76 percent, followed by Sprint (74 percent), Cable and Wireless (C&W, www.cw.com, 73 percent), and AT&T (73 percent). BellSouth came in last at 70 percent. Yet most respondents (60 percent) implement the VPN technology themselves and then use Internet access from a major ISP.

Those who purchase VPN services use them for different reasons. The largest segment of respondents (40 percent) use VPNs for mobile employees, while 33 percent rely on the VPN to communicate between offices across the Internet. Only a small fraction (26 percent) use a VPN for secured communications across a private network.

Without a clear winner in the VPN space, networkers need to do their homework. Regardless of the price and performance, take a look at the end-client software of remote access VPNs. AT&T seems to have its share of problems on that front. "Windows 95 users would try to connect and get blue screen errors, or the machine would simply reboot when they were trying to connect," says John Hartman, network administrator at Evergreen International Aviation (www.evergreenaviation.com), and the creator of Society for the Distribution of Network Information (SDNI, www.sdni.org), a nonprofit organization dedicated to disseminating networking information. Evergreen is a billion-dollar privately held firm involved in a wide range of areas, including transportation and consumer foods. Formerly, Evergreen used AT&T's remote access VPN service.

Harry Reisenleiter, director of IT integration at a large parking management firm, agrees. "It's been a few months since we've encountered any major problems with the service, but there have been quite a few 'one-off' problems reported," he says. "In the year or so that we have been

using Remedy (the customer support application), AT&T's VPN is our longest per-ticket call. It's been our most frequent call, too."

AT&T isn't the only VPN supplier with login problems. Passlogix (www.passlogix. com), a single sign-on supplier, uses a VPN service from ISS (www.iss.net) based on Firewall-1 from Checkpoint (www.check point.com). The software was so difficult to use that Passlogix had to discontinue its use in favor of a secured Web site. "The VPN was slow in performing and annoying for the users," says Karolyn Morgan, the IT manager at Passlogix.

Although VPNs might save big bucks compared to frame relay services, customers still need to be careful about pricing. When Evergreen jumped from AT&T to Sprint, it began saving $6,000 to $10,000 a month, or about 25 percent a year, without sacrificing performance.

Finally, closely watch all facets of performance. Although performance ratings compare favorably with frame relay and ATM services, remote access VPNs can be particularly troubling. When Hartman moved to Sprint, for example, he was able to get a broadband VPN client-something AT&T promised, but never delivered. "Now in the middle of the night when I get a call about our network, I can check out the problem from my living room and not go down to the office," he says.

Login times into Evergreen's NetWare network are much faster with Sprint, too. Evergreen now authenticates users in a couple of seconds instead of up to 30 minutes with AT&T, Hartman says.

Customer service remains a challenge for WorldCom. "WorldCom is experiencing start-up pains with its VPN offering," says a network manager at a major insurance company with Internet connections through WorldCom and Internap (www.internap.com). "When WorldCom's routers were recycling themselves, we were notified three times by its competitor, Internap, before being alerted by WorldCom." Otherwise, he says, performance is fine and reliability has been respectable, despite some early start-up issues.

THE SIAMESE TWINS

Networkers who need the predictability of a private network should choose frame relay or ATM. With frame relay-to-ATM interworking, the two technologies are often deployed together: a main site takes a fat ATM pipe, while smaller, remote sites rely on frame relay for connection. This year Sprint proved to be the highest ranking provider for frame relay, according to 74 percent of respondents. AT&T scored slightly below Sprint at 73 percent. Bellsouth, last year's winner, fell to fourth place at 71 percent, while WorldCom brought up the rear at 69 percent.

Sprint earned top marks on customer service. "Our Sprint support team has been wonderful to work with, responsive, and very customer-oriented," says Tina Harr, manager of communications technologies at Invacare (www.invacare.com), a distributor of home medical equipment.

Sprint's follow-up processes also earned high marks. "What I like about Sprint is its follow-up system. Once I open a ticket, they follow up with me every hour letting me know the status of my problem," says Kenneth Lee, IT director at SWA Group (www.swagroup.com), a landscape architecture design firm.

As for ATM, only AT&T (96 votes) and WorldCom (31 votes), garnered more than the minimum 30 votes needed to be included in the survey. Of the two, AT&T took top honors at 75 percent vs. WorldCom's 68 percent. Had the minimum number of votes been 20, Verizon (www.verizon.com, 27 votes), Sprint (26 votes), Qwest Communications (www.qwest.com, 24 votes), and SBC (20 votes) would have ranked.

Customers note that whether the technology is ATM or frame relay, AT&T and Sprint's billing seems to be more integrated among their various services than WorldCom's billing. One customer attributed this to the fact that AT&T and Sprint's billing proccess were inherited from the telco side of the house and thus integration was simpler.

The same can't be said for WorldCom. The Internet, frame relay, and voice services employ different **billing** systems and the results show. "We

have had constant problems with **billing** between the various services that WorldCom provides," says an IT director at a major real estate firm. "We have been unable to get our WorldCom account team to consolidate the bills onto one account, or even onto one **billing** platform. When we had a **billing** dispute with a UUNet service, the WorldCom account team had to make a request of the UUNet **billing** team for information on the charge. The stated service level for this response is 60 days. We told WorldCom that they wouldn't get any additional data business until they could make the **billing** and **account dispute** process more customer friendly."

The state of WorldCom's network is even more serious. Numerous customers reported problems with the reliability of WorldCom's frame relay and ATM network. Areas where resiliency was supposed to be built into network weren't in place. For example, when a Baltimore train tunnel caught fire last fall, one major retailer saw his WorldCom connections go offline. The AT&T and Sprint portions of his network were untouched.

Other problems aren't as noticeable. Instantaneous switchovers, which were supposed to occur on frame relay, never happened. Steve Malone, lead network technician at Concord EFS (www.concord efs.com), a financial processing company, got a call at 5 a.m. one morning that traffic couldn't flow over his ATM circuit, even though the circuit was still up. Without that connection, Concord risked losing its customers (stores and gas stations) because they wouldn't be able to authenticate transactions through Concord's database. Malone's team spent the next two hours manually rerouting traffic to keep the network operating.

WorldCom acknowledges that portions of its network have resiliency problems, with switches that fail to reroute circuits as quickly as expected. "We've seen switchover times in the order of 30 seconds or so instead of milliseconds," says Linda Laughlin, a spokesperson for WorldCom. "But those problems were corrected."

To fix connection problems during the Baltimore tunnel fire, WorldCom "converted its Alcatel-based (www.alcatel.com) ATM backbone to SONET rings, upgraded the network management servers, and worked with the vendor to improve rerouting configurations," Laughlin says. "As a result, Permanent Virtual Circuit (PVC) reroute times improved significantly." Other measures aimed at improving WorldCom customer service were adding sales engineering staff, streamlining access to a customer service technical team member for troubleshooting the network, and adding a new Network Operations Center (NOC) that monitors the global data network 24-by-7.

But those changes might just be more vendor-speak. Many of those changes were made in 2001, more than six months before our survey. It's hard to believe that these changes would now significantly improve WorldCom's ratings.

LEASED LINES

The rise of IP services is coming at the expense of private line services. The number of private line respondents dropped 40 percent this year, despite the fact that so many customers use T1 lines to access other technologies, such as frame relay.

Last year's leased line winner, AT&T, was the most popular supplier with 310 votes. This year, AT&T again led the category, scoring 73 percent, but with just 165 votes. Sprint took second place at 73 percent, garnering just 65 votes, down from 153 votes in 2001. Last year Verizon was the most popular RBOC, with 194 respondents. This year Verizon drew 128 respondents and came in second-to-last place at 70 percent. SBC took last place at 69 percent, with 139 respondents.

Another indicator of the declining interest in leased line service is the individual changes in network performance. Of the repeat respondents from 2001's survey, half ran leased line services last year. This year that number dropped to 32 percent, while a mere .08 percent of respondents added leased line services.

"It's hard to have good uptime percentages with leased lines," says Malone, who built a leased line network of thousands of point-of-sale sites

and then switched them over to frame relay. When customers swipe their debit cards through a WalMart store, Malone's network carries the traffic. "Even with multidrop leased line, there are too many variables to consider, so it's hard to reach beyond 99.9 percent uptime.

Yet some networkers still find that private line services are the right pick-at least for now. For example, WestEd (www.wested.org), a nonprofit research, development, and service agency, is still amortizing its investment in voice hardware, which won't support IP, says Robert Sieber, the company's team leader for network development. He's found that keeping his private lines and using half of them for (non-IP) voice and the other half for data is the most cost-effective solution for many of WestEd's links.

AT&T's strongest showing was in reliability, scoring a 4.10 out of five. It also led in installation and repairs and breadth of service (3.57). "Years ago, certain parts of the country seemed to be less reliable than others," says Russ Miller, vice president of network services for Siemens Medical Solutions - Health Services (www.smed.com) and a longtime AT&T user. "AT&T has addressed these issues and there's little difference in network reliability anywhere in the domestic network."

Installation and repairs earned similar kudos from users. "When the circuit was down, they had the LEC out within a day and fixed in under 48 hours," says Toby Meehan, WAN administrator for Catalyst International (www.catalystwms.com), a supply chain execution company.

Sprint also earned high marks for its reliability and service. "Sprint is one of the few remaining ISP and Interexchange Carrier (IXC) service providers with solid support and excellent SLA agreements," says John Doughtry, director of information technologies at A.J. Rose Manufacturing Company (www.ajrose.com) and a current Sprint customer. "In 1999, I investigated MCI/WorldCom, GTE, AT&T, C&W, UUNet, and several others and found Sprint to provide the best SLA and pricing arrangement. Our Sprint representative calls me monthly to ask if we're still satisfied with its services. Now that's showing customer relationship!"

David Greenfield, international technology editor, is the author of The Essential Guide to Optical Networking, published by Prentice Hall. He can be reached at dgreenfi@cmp.com.

Winners Circle

The best service providers know that a winner isn't built on top network performance and reliability alone, but that customer service is equally - if not more - important. This year's winners took top honors in customer service in their respective categories.

Sprint took top marks for frame relay, leading in breadth of service, price, customer service, installation and repairs, value for money, and billing.

AT&T, however, captured the title in ATM, where the carrier led in every category, and in leased lines, where AT&T led in reliability, breadth of service, customer service, installation and repairs, and value for money.

http://www.networkmagazine.com

COMPANY NAMES: AT and T Corp.--Services; Sprint Corp.--Services; SBC Communications Inc.--Services
GEOGRAPHIC CODES/NAMES: 1USA United States
DESCRIPTORS: Virtual private network; Network management; Market trend/market analysis; Frame relay; ATM
EVENT CODES/NAMES: 600 Market information - general
PRODUCT/INDUSTRY NAMES: 4810000 (Telecommunication Services ex Broadcast)

SIC CODES: 4810 Telephone Communication
NAICS CODES: 5133 Telecommunications
TICKER SYMBOLS: T; FON; SBC
FILE SEGMENT: CD File 275

12/9/3 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications

0001542732 IC38226B0C0C411D9A875997664D99E5E
Energywatch launches supercomplaint; This month Energywatch caused a stir when it submitted a"super-complaint" to Ofgem concerning energy suppliers' handling of energy billing. The action led to pages of press coverage and calls for all suppliers to improve their performance. The supercomplaint met with a muted response from industry which felt slightly hard done by Energywatch's move - arguing that its performance was improving and that a programme of work was in place to address such matters. Dr Dominic Maclaine analyses the issues.
Power UK, p29
Monday, April 25, 2005
JOURNAL CODE: UK LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: Newsletter SECTION HEADING: SUPPLY|134 ISSN: 1353-324X
WORD COUNT: 2,145

TEXT:
Energywatch's super complaint is the first ever in the energy sector. And it seems unlikely to be the last.

Super-complaints were introduced two years ago via the Enterprise Act as a procedure to allow designated consumer bodies to seek an expedited investigation into practices they believe harm the interests of consumers.

Energywatch says action is needed urgently because there is a large amount of evidence showing many problems related to billing which suppliers have consistently failed to address.

Allan Asher, chief executive of Energywatch, said: "Billing is the single biggest problem consumers have with energy suppliers. Industry has consistently resisted any reform which is why we hope Ofgem will force through a radical overhaul of the billing process."

The watchdog says that 40,000 consumers called the Energywatch helpline last year to complain about problems arising from their energy bills. These calls totalled 61.5% of all Energywatch's complaints, making it the single greatest reason for complaints to be investigated by helpline staff. Combined consumer complaints and enquiries about billing to Energywatch continue to rise and in 2004 was 26% up on 2002 figures.

Energywatch says that the super-complaint will show how all consumers are affected by bad billing through:

* failing to deliver bills for months and even years;
* bills being wrongly calculated;

* companies not bothering to read meters and relying on estimates (36% of all bills);

* companies preventing consumers from switching to cheaper suppliers if there is a debt over Pounds1;

* ignoring actual meter readings provided by consumers;

* overly-complex billing formats which prevent consumers from understanding and checking their bills;

* making informed decisions about the cheapest supplier to switch to.

Changes

Energywatch's super-complaint will be investigated by Ofgem over a 90-day period. After that period Ofgem will make a decision about whether action is needed.

Energywatch has been lobbying the industry for changes for two years - with little success.

"The problem is that UK industry has its head in the sand and there is a sense of arrogance and denial permeating management across many companies," says Robert Hammond, policy adviser at Energywatch.

Energywatch is hoping that the supercomplaint will up the ante and lead to a number of changes being made, namely:

* A market that works well for consumers with suppliers producing bills that are delivered to an agreed time schedule, accurate and comprehensible to the consumer;

* A full review by Ofgem of the current regulatory and legal regime covering supplier obligations on billing. According to Energywatch, suppliers are not obliged to send customers bills;

* Ensure that all suppliers adhere to a billing obligation within one year;

* Publicly moving towards using estimated bills as a last resort.

Problems across the board

However, the industry argues that it is tackling the problem. Last month energy suppliers announced an industry-wide programme of work to improve the billing process to ensure that all customers receive accurate and easy to understand gas and electricity bills.

Duncan Sedgwick, ERA chief executive, said: "It is baffling that Energywatch has chosen to lodge a supercomplaint against a background of falling billing complaints according to its own figures. Especially since last month we announced a programme of industry-wide work to tackle billing issues."

At first glance, the figures quoted in the report do seem to support the industry's position - the scale of the problem fell in 2004 compared to 2003. The total number of all consumer complaints to Energywatch has declined over the last 12 months by 15%, with those attributable to account and billing falling by 9.2%.

And with the exception of Scottish Power, the performance of individual suppliers seems to have also improved over the year (see chart). Overall, the performance of Npower, Scottish Power and Powergen is relatively poor in comparison with other suppliers but they seem to be improving.

However, Energywatch claims these numbers are slightly misleading. It says that the billing complaints it has received have fallen in number because it has encouraged consumers to contact suppliers directly over billing

complaints.

"Since 2003 we have made a very conscious effort to get customers to go the extra mile with their supplier to resolve any query they have before we turn it into a formal complaint," says Hammond.

Suppliers have told Energywatch that they received up to 15 million contacts a quarter last year from consumers on billing alone - equivalent to a third of all gas and electricity accounts.

This means, according to the watchdog, that suppliers dealt with a potential 60 million consumer contacts a year on billing. If those 60 million contacts had been made to Energywatch, it claims, this would cost the watchdog some Pounds90 million. Energywatch believes that suppliers pass on this kind of extra cost to their consumers, making them pay twice over for suppliers' mistakes.

The industry is quick to point out that these "contacts" with customers could also include benign queries and customers own meter reads rather than just complaints and so Energywatch's costing claim is misleading.

However, the industry refuses to either release detailed data to show just how far out Energywatch's claims are (if at all) or show that the number of complaints they receive directly is declining.

Complaints direct

Perhaps less controversial are the factors behind the account and **billing** complaints made to Energywatch directly. Overall, the numbers of complaints have declined year on year but the breakdown in type of complaint show that in some areas complaints are rising. For instance, complaints to Energywatch about estimated bills have risen nearly 10% although **account dispute** related complaints have fallen 4%.

And the main areas where complaints have fallen the most - ie misdirected payments (down 45%), range of payment (down 53%), unsuitable pay scheme (down 51%) and consumers (down 52%) having difficulties paying bills - all seem to relate to pre-payment and vulnerable customers. This may how something to do with the joint Energywatch/Ofgem initiative, started in 2002, to force companies to address debt management and prevention.

Industry dismissive

The member companies of ERA have met to discuss the Energywatch report but refuse to release details of what they plan to do in response. One thing seems certain, however, they intend to ignore Energywatch's demands.

"The kind of changes that Energywatch is calling for would jeopardize the market," Russell Hamblin-Boone, head of communication and policy at the Energy Retail Association, told Power UK. "We are planning to make improvements at a much faster rate than Energywatch is proposing. This is the last gasp of Energywatch to convince everyone that the industry is on its knees."

Like the industry, Energywatch is awaiting the regulator's response on tenterhooks. However, Hammond hopes that, even if Ofgem does nothing, suppliers may be forced to improve their billing standards because of a new European Union directive, the End User Directive, which is likely to come into force this year.

The directive says that billing must: reflect actual consumption;is in understandable terms; and is carried out frequently enough to enable

consumers to regulate their own energy consumption. Suppliers should also supply information, in or with bills, showing: current prices and actual consumption; year on year actual comparison of consumer's usage; a comparison with average or benchmarked user; the environmental impact of usage; and contact information.

Customer transfer complaints

However, even if suppliers are forced to improve their billing performance, other problems related to the customer transfer process and the back-office systems used for retail competition still need to be tackled.

Energywatch received 7,000 calls last year regarding customers' experience of the transfer process from one supplier to another.

Two years ago the industry launched a Customer Transfer Programme (CTP) to address the issue but progress seems to be very slow. Actual implementation of the programme is still some months away and Energywatch says that the final proof of success will be in monitoring the outcomes for consumers.

The CTP started off trying to tackle perceived problems in new customer registration process but has ended up merely suggesting arcane changes to obscure industry documentation (ie. the Master Registration Agreement working practices and associated changes to the Balancing and Settlement Code (BSC)). So far the only visible progress it has made is the submission by the CTP of a modification (no. 183) to the BSC related to obtaining opening meter reads for customers.

Energywatch says a fall in complaints in this area over the last year or so reflects the greater degree of manual input by suppliers rather than the implementation of any substantial system changes. Declining switching numbers may have also played its part. Ofgem says that between 2002/3 and 2004/5 monthly switching levels fell nearly 14% (see table). With fewer switching, customer transfer problems would also fall.

But Energywatch seems to be cautiously hopeful that even the relatively minor changes proposed by the industry will have a noticeable impact. It says that this particular area of billing complaints will fall even more dramatically once the CTP solutions are fully implemented, it says, but it has reservations.

"We have worked very closely with industry on the CTP in a very positive fashion and we believe that there are many benefits for consumers that will come out of the programme," says Hammond. "What we don't believe is that CTP is the panacea for all billing complaints."

Back-end problems

And, of course, as well as addressing the front-end customer transfer problems, the industry is also trying to tackle the back-end problems related to the domestic competition systems. As Power UK has reported for some time, Elexon has tried to encourage suppliers to improve the quality of data they feed into the settlement system. The poor quality of data has led to the BSC's audit report being qualified for the last two years (see Power UK 130).

Last year, in a critical report dubbed "BSC review 2004/2005: review of the supplier volume allocation (SVA) arrangements" September 2004 (see Power UK 127) Elexon warned of problems with the SVA arrangements (these are used to work out how much suppliers owe each other).

The report warned: "In the supplier hub, where the SVA arrangements deal

with individual metering points, there are pervasive problems. These have their origin in the underlying architecture of the hub. The fragmentary nature of the hub leads to complexity, which in turn can lead to process failure."

In the supplier hub system, favoured by the regulator in a bid to save money, suppliers are responsible for appointing various agents such as data collectors and data aggregators but have no power to ensure that the data they pass on is of good quality (see box). The system is seen to be overly complicated and vulnerable to errors. The vulnerability of the process to such problems can be illustrated by one example: even the ideal scenario (a "perfect run through") for a customer to change both a suppler and a data collector agent at the same time say, could involve at least 45 processes and nine participants.

Elexon identified a number of possible strategies for taking the SVA Arrangements forward - ranging from doing nothing to radical reform. The proposals have met with a mixed response from industry - with large suppliers favouring the former option and smaller ones tending to favour the latter.

For instance, John Sykes of Scottish and Southern, says: "Despite its shortcomings, which were always foreseen, SSE sees no practical alternative to the suppliers hub principle. Any changes, particularly to systems and processes, in which there is already a huge investment and commitment, should be subject to rigorous cost benefit analysis."

In contrast, Keith Munday, of small supplier Bizz Energy says the supplier hub is a barrier to competition. He says: " The SVA arrangements are critically dependent upon the provision of competitive and reliable agent services. This market has not developed satisfactorily and is potentially being used by some as a barrier to entry to new suppliers. The concept of supplier hub is therefore fundamentally flawed."

Although, in the meantime, Elexon seems to have at least settled on a short-term strategy to "name and shame" suppliers that provide poor data (the first list will be published in a month or so), the problems facing the industry seem intractable.

"Anybody who understands the real nature of the problems recognises that the only way that the problems, both front end and back end, can be addressed is if the whole system is scrapped and redesigned" an experienced industry source says.

"This would mean reorganising the 14 Meter Point Administration Services - that hold all the meter registration data - and scrapping the supplier hub system.

"Some companies would rather die in a ditch rather than spend shedloads of money doing this. We can either bite the bullet and do this or shut up and live with it." It seems that the latter is the preferred option of many.

COMPANY NAMES: SCOTTISH POWER PLC
NEWSEDGE DOCUMENT NUMBER: IMS_PL_UK_134_h2m00S5I0425x11e2o7p00_65

12/9/4 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

03528109 Supplier Number: 47288543 (THIS IS THE FULLTEXT)
CRTC: Telecom Decision CRTC 97-6-Part 2
M2 Presswire, pN/A
April 11, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 3041
TEXT:
AT&T Canada LDS claimed that cost-based rates should be used for operator services since these services are bottleneck services. AT&T Canada LDS further submitted that the SOCs should be directed to develop wholesale rates that reflect the costs of the services that are provided to the competitors and the SOCs' Competitive segments, exclusive of the avoidable costs such as billing that are currently included in the retail tariff rates.

The Commission notes that Decision 92-12 allowed the use of existing tariffs for bottleneck services and did not preclude the use of operator service general tariff rates.

The Commission considers that the mark-up included in the SOCs' current LDDA rates, representing the primary component of operator services, is not excessive. The Commission also notes that both competitors and the SOCs' Competitive segment will pay the same operator service rates. The Commission concludes that the use of existing operator service tariffs is appropriate at this time.

E. Considerations Regarding the Imputation Test Pursuant to Decision 95-21, the AT Connection rate is not applied to SOCs since the costs associated with this functionality, when provided to the SOCs' Competitive segments, are assigned entirely to the Competitive segment. Consistent with this treatment, the imputation test for competitive toll services relies on the tariffed rate for Direct Connection service along with the Phase II costs for the AT Connection functionality.

Most competitors claimed that this approach conferred an undue advantage on the SOCs with respect to the pricing of competitive toll services since the costs of the underlying AT Connection functionality charged to the SOCs in the imputation tests would be lower than the AT Connection rate charged to competitors. In the Commission's view, it would not be appropriate to include the AT Connection rate in the imputation test as the AT Connection service is not the bottleneck service used by the SOCs.

With respect to the competitors' concerns that the SOCs would not include the costs associated with the AT Connection functionality in their imputation tests, the Commission considers that the SOCs should identify on an explicit basis the AT Connection Phase II costs in their imputation tests. Effective 10 April 1997, the SOCs are directed to provide this information with their toll tariff filings.

Similar to the AT Connection service, the proposed inward and change service order rates, which are used to recover costs of activities associated with toll connecting circuit work orders and testing, are not applicable to the SOCs because the associated costs are assigned to the Competitive segment pursuant to Decision 95-21. The Commission finds acceptable Stentor's approach to charge the SOCs Competitive segment by way of the Phase III cost allocation and include in its imputation test, the Phase II costs for this work.

F. PIC Selection and Processing Capabilities In this proceeding, the competitors stated a number of concerns related to the PIC guidelines which are incorporated in the CSG agreement. These comments pertain to the operation of the SOCs' CSGs and business offices. The Commission notes that some of these comments relate to issues that have already been dealt with by the Commission in previous proceedings or other matters which have been resolved on an ongoing basis between the SOCs and the competitors but not

to the complete satisfaction of competitors. The Commission further notes that the PIC guidelines as modified have been employed for several years and considers that there may be changes which should be made from time to time.

Several competitors suggested that to ensure impartial treatment, the SOCs' business offices should be required to accept a non-Stentor PIC selection from a customer on behalf of a competitor, default additional access lines to the same non-Stentor PIC selection and default interprovincial customer moves to the same non-Stentor PIC selection. The Commission notes that such procedures would cause additional processing costs. Further, the Commission considers that such procedures would assign responsibility to the SOCs' business offices to act as agents for the competitors, which is inconsistent with the requirement for a direct authorization between a consumer and the consumer's equal access service provider of choice. The Commission further considers that imposing such an additional requirement on the SOCs' business offices would be inconsistent with the Commission's determinations in Equal Access - Marketing Information Telecom Decision CRTC 94-17, 24 August 1994.

Since the implementation of equal access, several competitors have raised various issues with the Commission and the SOCs regarding operational matters related to the SOCs' CSGs and business offices. The Commission or the SOCs have addressed and resolved certain of these matters. For example, an application was filed by fONOROLA on 1 August 1995, in which fONOROLA raised various complaints regarding PIC/Carrier Access Record Exchange processing operations. The Commission notes that Stentor initiated direct discussions with fONOROLA to resolve the problems at an operational level, resulting in the withdrawal by fONOROLA of the aspects of its application related to specific operational complaints. With respect to the SOCs' business offices and sales and marketing organizations, the Commission has intervened, for example in denying the use of PIC Restrict, where certain SOC business offices were attempting to implement consumer safeguards that were considered by the Commission to be detrimental to the evolution of a competitive marketplace.

The Commission notes that it will continue to address on a case-by-case basis concerns regarding the ongoing operational processes in order to ensure a proper balance between competitive equity objectives and consumer safeguards.

On the basis of the record of this proceeding, the Commission is of the view that only limited changes should be made and accordingly finds acceptable the proposed CSG agreements, with the following modifications. These modifications are: (1) to allow an access customer submitting a PIC transaction to initiate a correction without invoking the PIC dispute procedure and (2) to allow a competitor to re-submit a PIC lost or rejected due to a SOCs systems error without invoking PIC processing charges. The Commission further requires that the CSG agreements, including the Appendices, Schedules and PIC/CARE handbook, be incorporated by reference in the SOC tariffs.

G. Billing and Collection Service Rates The SOCs provide a Billing and Collection service to a competitor for certain types of calls. This service is provided for casual calls (i.e., 10XXX calls placed over a competitor's network by a calling party that is not pre-subscribed to the competitor) and collect and third party billed calls over a competitor's network that are billed to a party that is not pre-subscribed to the competitor. This service will similarly be provided for calls to a competitor's 900 service provider that are billed to a party that is not pre-subscribed to the competitor.

Some competitors submitted that the proposed Billing and Collection service rates, and in particular the monthly subscription fee which is contracted for a period of sixty months, were too high and not affordable for competitors. The competitors also expressed concerns over the low demand forecasts used to estimate the resource costs and over the proposed

ARM discounts. AT&T Canada LDS further submitted that the development costs for the Billing and Collection service are start-up costs as contemplated in Decision 92-12, and should therefore be treated in accordance with the recovery procedures set out in Decision 92-12, where competitors pay 30% of start-up costs while the remaining 70% are allocated to the SOCs.

The Commission notes that the Billing and Collection service was required by the Commission in Decision 92-12 in order to remove the undue preference identified in Decision 92-12 that the SOCs confer on themselves with respect to billing and collection. Since the costs for this Billing and Collection service were not addressed as part of Decision 92-12 network modifications and since this service is only applicable to new entrants, the Commission is of the view that it would be appropriate for competitors to bear the cost recovery for the Billing and Collection service.

The Commission considers that the proposed rates associated with Billing and Collection Service are based on appropriate Phase II costing methodology and include only causally-related incremental costs. Accordingly, the Commission concludes that, with the exception of the monthly subscription fee, the proposed cost-based rates which include a 25% mark-up, are appropriate.

With respect to the development costs of the Billing and Collection service, the Commission considers that these costs are considerable and that the associated recovery mechanism proposed by Stentor, via the monthly subscription fee, would result in unduly high rates overall and would limit interest in the service. The Commission notes that there is an apparent lack of interest for this service as proposed. The Commission is therefore of the view that this rate element as proposed should be removed. Stentor may file submissions, to be considered by the Commission in a subsequent public process, on the following alternative options for recovering the development costs that have not otherwise been recovered: (a) recovery over all competitor Direct Connection minutes, (b) recovery over all competitor casual call messages, (c) recovery over the number of subscribers using the service, (d) recovery of the Net Book Value associated with these development costs under one of options (a), (b) or (c) above, or (e) that no fee be charged on the assumption that these costs will be recovered, to the extent possible in the mark-up of the other service rate elements.

H. Billing and Collection Service Agreement The proposed terms and conditions of the Billing and Collection service are contained in the Billing and Collection service agreement (the Agreement). This Agreement which is similar to the 900 service accounts receivable management (ARM) agreement, allows the SOC to purchase the accounts receivable from the competitor. As owner of the accounts receivable, the SOC bills and collects for the call. Under the Agreement, the SOC can choose not to purchase certain types of accounts receivable, or alternatively, can charge back to the competitor charges, associated with, among other things, fraudulent or suspected-fraudulent calls. The SOC is liable for other types of uncollected charges, i.e., bad debts. The SOC receives a certain discount on the price of the accounts receivable purchased from the competitor to account for its liability for bad debts.

Numerous concerns, particularly from Westel, were raised concerning specific provisions of the Agreement for billing and collection. These include the scope of calls that may be charged back to competitors without collection, the liability for fraudulent calls, the application of partial credits, the billing and settlement procedures, the dispute procedures as well as several other detailed provisions.

In response, Stentor submitted that the service is designed based on existing systems in order to minimize costs for all competitors and that the Agreement and the service should be considered as a whole, balancing the needs of the competitors, the SOCs and the end-user customers. Stentor also remarked that the current service demand was only a fraction of the forecasted demand and that Westel itself indicated that it does not expect casual call volumes to be substantial. Stentor further indicated that the

administrative complexities and uncertainty to which Westel refers have not arisen to date, in its experience with a number of billing and collection agreements similar to that at issue in this proceeding.

Westel submitted that it would be more appropriate for SOCs to act as agents for the purpose of billing and collecting casual call charges. Westel noted that the mere nature of the proposed process requires that accounts flow back and forth between the two companies as responsibility is assumed pursuant to the terms of the Agreement and submitted that such a process is extremely onerous from both an administrative and accounting perspective. The Commission notes that AT&T Canada LDS, having initially argued for an agency arrangement, subsequently submitted that an ARM agreement would be acceptable subject to its proposed changes. The Commission further notes that the provisions of this Agreement are consistent with similar agreements which have been in place for pay-per-call service providers for several years without causing such service providers any undue difficulties.

With respect to the competitors' request for allowing for partial credits, the Commission notes Stentor's concerns with this proposal regarding the associated business office and systems development requirements and high costs. The Commission further notes Stentor's claim that there is only a small demand for chargebacks associated with casual calls leading to a partial refund. The Commission is satisfied that the procedure under the current proposed Agreement, whereby the competitor settles with the customer on an appropriate adjustment and then rebills the charge through the agreement, is appropriate under the circumstances.

With respect to adopting a true-up process to settle uncollectibles, Stentor indicated that the true-up process would be unduly costly, would not substantially improve accuracy of results and would not be materially different from the existing Agreement, whereby the competitor's responsibility for uncollectibles due to fraud and bad debt is determined according to the chargeback process and ARM discount, respectively. The Commission agrees with Stentor's conclusions that a true-up process is not necessary.

With respect to the request for more precise definitions of bad debt and fraud, the Commission considers that the current definition of bad debt coupled with the fraud call return provisions of the Agreement relating to uncollectibles could provide some latitude for the SOCs to transfer more costs of non-collection to competitors through the chargeback process. At the same time, the Commission agrees with Stentor's claim that fraud is difficult to define precisely for purposes of the Agreement given that the specific activities intended to be captured, by their nature, continuously evolve. In the Commission's view the proposed initial ARM discounts, based generally on the overall bad debt percentage, provide reasonable and equitable rates. In light of the foregoing, the Commission considers that the procedure to settle uncollectibles under the proposed Agreement is appropriate.

The Commission considers that most of the modifications proposed by competitors would result in significant cost increases for this service. Examples of such modifications, in addition to those previously mentioned, would be the provision of casual calls to LDDA over a competitor's network, extension of the time limits for eligible charges or for competitors to inititate an **account dispute** , immediate re-issue of settlement reports of **billing** accounts in the event that an error is found, increase of the SOC's liability for damages, and reductions in the Agreement's contract period and associated penalty charges in case of a premature termination by a competitor.

The Commission is of the view that should the competitors wish to obtain billing and collection arrangements which provide additional features, as mentioned above, such modifications should be the subject of negotiations among the relevant parties.

The Commission notes that the Billing and Collection Service has been

in operation for nearly three years without having caused any apparent undue difficulties to the customers. The Commission also notes that Stentor's proposed terms and conditions of the agreement are similar to agreements for other services that have received Commission approval, such as for the Advantage 900 service. On the basis of the record of this proceeding, the Commision considers that the present arrangements as modified below are appropriate.

Accordingly, the Commission considers that approval of the proposed Agreement, with the following modifications is in the public interest. The modifications are: (1) to allow the disclosure of customer name and address information to a third party for billing and collection purposes subject to the appropriate privacy safeguards, (2) to extend the 60-day limit for raising a dispute concerning the settlement of billing accounts to 120 days, (3) to delete the requirement to have an approved operator services tariff, (4) to delete the section of Article 2.2(l) that permits the SOC to charge back "other billed calls in any other circumstances where payment for such calls has not been received", (5) to amend Article 3.8 to permit the competitor to obtain customer information when calls are charged back under Articles 2.2(j) and 2.2(k), (6) to make express provisions in the Agreement for the exclusion of casual calls to LDDA, (7) to state that all substantive provisions regarding the category of calls that are eligible for the Billing and Collection service are to be provided expressly in the Agreement, (8) to amend Article 2.4 to clarify precisely when ownership of the accounts receivable passes from one party to the other, (9) to reconcile Articles 6.1 and 6.2 to ensure that the competitors will have received a full accounting of the chargeback by the time the competitors must account to the SOC for any difference in the value of the accounts receivable recorded and returned, and (10) to amend Article 17 to allow for changes as ordered by the Commission.

III DISPOSITION OF APPLICATIONS The Commission finds that the proposed rates as modified above are just and reasonable. Accordingly, for each SOC, the Commission approves on a final basis the individual tariff applications, to be effective 1 July 1997. The current interim bundled rate of 1.1 cent per minute per end is hereby made final up to and including 30 June 1997. The SOCs are hereby directed to issue tariffs reflecting the foregoing within thirty days. The Commission also approves, on a final basis the various CSG agreements that are the subject of this proceeding and the standard form Billing and Collection Service Agreements filed by the SOCs as amended by this Decision. The SOCs are hereby directed to issue within thirty days revised Form Agreements incorporating the modifications herein.

In Decision 95-21 the Commission considered that certain equal access services proposed by Stentor to be assigned to the Competitive segment should be assigned to the Utility segment when the rates are unbundled. These services include the AT Connection service and other services identified at page 51 of Decision 95-21. In addition, the Commission approved an allocation of revenues derived from the interim 1.1 cent rate, as between the Utility and Competitive segments. The Commission hereby directs the SOCs to discontinue this revenue allocation approach and to file, as necessary, Phase III Manual updates to implement the foregoing assignment changes, effective 1 July 1997.

PUBLISHER NAME: M2 Communications

INDUSTRY NAMES: BUSN (Any type of business); INTL (Business, International)

```
? show files;ds
File  15:ABI/Inform(R) 1971-2006/May 29
         (c) 2006 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2006/May 29
         (c) 2006 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/May 29
         (c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/May 26
         (c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/May 29
         (c) 2006 The Gale Group
File 268:Banking Info Source 1981-2006/May W3
         (c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/May 30
         (c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/May 30
         (c)2006 Knight Ridder/Tribune Bus News
File   9:Business & Industry(R) Jul/1994-2006/May 26
         (c) 2006  The Gale Group
File  20:Dialog Global Reporter 1997-2006/May 30
         (c) 2006 Dialog
File 623:Business Week 1985-2006/May 26
         (c) 2006 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-2006/May 26
         (c) 2006 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2006/May 26
         (c) 2006 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 610:Business Wire 1999-2006/May 30
         (c) 2006 Business Wire.
File 476:Financial Times Fulltext 1982-2006/May 31
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/May 30
         (c) 2006 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2006/May 27
         (c) 2006 San Jose Mercury News
File 625:American Banker Publications 1981-2006/May 30
         (c) 2006 American Banker

Set     Items   Description
S1       4559   ACCOUNT () RECEIVABLE
S2    4775673   BILL OR BILLED OR BILLING
S3        216   S1(S)S2
S4       1666   (INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5          0   S3(S)S4
S6          0   S1(S)S4
S7        126   (INVOICE () DISPUTE)
S8          0   S1(S)S7
S9        410   CREDIT () MEMO
S10         1   S1(S)S9
S11        26   ACCOUNT () DISPUTE
S12         4   S11(S)S2
? s dispute () resolution
          909924  DISPUTE
         1531118  RESOLUTION
     S13   54905  DISPUTE () RESOLUTION
```

```
? s s1(s)s13
            4559  S1
           54905  S13
     S14       7  S1(S)S13
? t14 s14/full/1-7
>>>'14' valid only in keyword format
? t s14/full/1-7
```

14/9/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

02163051 72527561
Get ready for online billing & payment
Singh, Laurie Kaplan
Financial Executive v17n3 PP: B11-B13 May 2001 ISSN: 0895-4186
JRNL CODE: FEX
DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
LENGTH: 3 Pages
SPECIAL FEATURE: Table
WORD COUNT: 1591
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Clearance & settlement; Payments; Electronic commerce; Trends; Manycompanies
CLASSIFICATION CODES: 8110 (CN=Commercial banking); 5250 (CN=Telecommunications systems & Internet communications); 9190 (CN=United States)
PRINT MEDIA ID: 16118

ABSTRACT: The B2B marketplace brings buyers and sellers together to procure. But once market participants source goods, they go offline to complete the transaction via traditional payment practices. However, changes are in the works. Thanks to a proliferation of new electronic bill presentment and payment solutions, invoice and payment and settlement processes are coming online.

TEXT: The world of B2B ecommerce has exploded in the past two years, with approximately $433.3 billion in global transactions flowing through the Internet last year, according to the Gartner Group. But the Web isn't yet much of a payment vehicle: only a fraction of these transactions were invoiced and paid via the Internet.

"The [B2B] marketplace brings buyers and sellers together to procure," says Gregory Domaracki, assistant vice president and product design manager for treasury management at PNC Bank in Pittsburgh. "But once market participants source goods, they go offline to complete the transaction via traditional payment practices."

However, changes are in the works. Thanks to a proliferation of new electronic bill presentment and payment (EBPP) solutions, invoice and payment and settlement processes are coming on line. According to Gartner, the number of enterprises sending business customers invoices over the Web will quadruple in the next three to four years, from 9 percent today to 35 percent by year-end 2004. Ultimately, the new electronic billing and payment systems are expected to streamline the entire order-to-cash process in an electronic, Web-enabled environment. Eventually, users will be able to source goods, receive and approve invoices, resolve disputes, get financing and click a button to effect payment and settlement on line.

Driving the trend towards online invoice, payment and settlement processes

are sellers who want to get paid faster. And no wonder - the time to collection for the average Internet sale is about 41 days, Gartner says. Widespread adoption of EBPP is expected to significantly reduce this time frame.

Electronic invoice and payment solutions also have the potential to lower sellers' transaction costs dramatically. A Gartner survey indicated that sellers expect electronic billing and payment to lower their cost of producing an invoice to $1.65, from $5 for a paper invoice. Sellers also expect that EBPP will enable them to roughly halve the cost of resolving invoice disputes, to about $10 a dispute from $20. These savings will stem from sharp reductions in labor, postage, paper and equipment costs associated with the switch from manual to electronic processes.

Significant savings

Buyers also can expect to realize significant time and cost savings from the adoption of EBPP. Andy Eliopoulis, senior director of Internet bill presentment payment at iPlanet E-Commerce Solutions, notes that a reduction in sellers' costs of billing and collection should ultimately lower the price of their products. Buyers also stand to realize sizable savings from lower costs for manual payment, dispute resolution and reconciliation processes. "A key feature of emerging [electronic invoice and payment] systems is the ability for buyers and sellers to exchange and easily track documents related to the sale and for buyers to reconcile the document information before making a payment," says Gartner's Avivah Litan.

But don't count on seeing these benefits very soon. "This is a very embryonic space," says Francine Miltenberger, executive vice president and division executive for treasury management at PNC Bank. "A dizzying number of products are being offered," she says, noting that some solutions are very narrowly focused, while others are exceptionally broad. "Some are likely to become viable products, while others will evolve into different applications. "

And no provider has yet developed a total solution. "Today's payment mechanisms do not fulfill the five fundamental requirements of B2B e-payments," notes Gartner's Litan. These requirements are: online funds guarantee, fast cash, payment finality, low transaction fees and remittance data integration. Vendors will eventually fill these gaps by further refining their products and by forming partnerships with other providers. But in the meantime, companies looking for an end-to-end solution "will have to string together a number of different technologies," says Jim Haggerty, vice president for financial services at AMR Research. In acquiring new EBPP technology, Litan cautions, "Enterprises should be cautious about adopting disparate applications that later must be patched together. "

Among the first-generation of electronic bill presentment solution providers are BillingZone, Bottomline Technologies and iPlanet (see table, page 12). And Avolent, a leading EBPP player in the business-to-consumer marketplace, recently expanded its software offerings to support B2B e-commerce. Most of these solutions address what for the majority of 13213 enterprises are the initial processes in the order-to-cash cycle: buyer/seller authentication, invoice presentment, **dispute resolution** and invoice approval. "Our billing and payment system engages at the point when the seller wants to initiate an invoice," says iPlanet's Eliopolis. The EBPP system receives information from the sellers' **account receivable** system, allowing it to capture all relevant details about the transaction as well as key information about the buyer and seller.

Who's Who in EBPP

The system's next task is to authenticate the identities of both parties. As PNC's Miltenberger explains, "A key difference between the 13213 marketplace and other venues for procuring goods is that buyers and sellers are unknown to each other. So, there's a need to verify that each party is a viable enterprise." Some EBPP providers authenticate both parties' identities by linking into Identrus, a company that uses digital certificate authentication technology to identify buyers and sellers, or another provider of business authentication services.

The system then generates an invoice and electronically presents it to the buyer. In the case of Planet's Biller Expert, the system guides the invoice through the buyer's organizational hierarchy for approval and dispute resolution at each level. "Our system uses XML [eXtensible Markup Language] technology to register the payor's hierarchy for distribution of the invoice within the enterprise," iPlanet's Eliopolis explains. The system electronically notifies the appropriate company officials when it's their turn to tap into the system and review and approve the invoice. At any point during the process, the officials representing buyers and sellers can access the system (which resides at the seller's location) through a Web browser to obtain status reports and to resolve disputes.
A key feature of the more sophisticated EBPP systems is the ability to investigate and resolve disputes at the line item level so buyers can approve a partial invoice, holding up payment only for items in dispute. Once the invoice has been approved for payment, all EBPP solutions connect to a bank or e-payment service provider, such as Clareon, Payment-Wave or Verisign, which handles the transfer of funds. Virtually all payment providers support multi-currency transactions and allow payers to select from a variety of payment methods, including automated clearinghouse (ACH), bank wire transfer, SWIFT (the international interbank facility) and credit card. "The payment service provider that the system connects to is decided by the customer," Eliopolis notes.

The most popular payment methods are ACH and wire transfers. Credit cards are not widely used because transactions tend to be quite large. Credit cards often have relatively low credit limits, and their high fees make them economically unfeasible for large transactions.

A remaining challenge in this marketplace is resolving different expectations: sellers want to get paid right away, while buyers want delayed payment terms. But a number of new entrants are offering solutions. Actrade, for example, is offering acceptance drafts, a form of trade credits that allow the seller to get paid right away while giving the buyer extended payment terms.

Banks' Evolving Role

As part of an effort to strengthen their cash management capabilities, banks are also developing solutions to facilitate B2B payment and settlement. These solutions come in two distinct forms. First, as previously noted, banks are serving as a payment link in EBPP systems offered by Bottomline Technologies, BillingZone, iPlanet and others. But a growing number of banks are taking a broader approach. Citibank, PNC Bank, Wells Fargo and Fleet Bank, for example, are building the infrastructure that will enable them to provide more complete bill presentment and payment services. PNC, for example, recently introduced its Digital Community Settlement Service (DCSS), which is designed to serve as a central electronic payment system for communities of buyers and sellers.

DCSS effectively functions as a payment clearinghouse. After a trade is negotiated, the system steps in to effect payment and settlement and act as a central repository of information about the transactions. Says

Miltenberger, "Both parties can log into the system at any time to see the status of the transaction."
DCSS allows the buyer to initiate payment using one of several payment methods, including old-fashioned paper check, wire transfer and ACH credit. "Believe it or not, a lot of B2B market participants still want to pay by check," notes PNC's Domaracki.

Other banks on the cutting edge of providing invoice and payment services include Citibank and Wells Fargo, which have formed a joint venture Financial SettlementMatrix.com - to provide a comprehensive B2B e-payments service. According to Gartner, Ariba and Fleet Bank are also offering similar services, and Clarus Settlement and Aceva are in the process of developing full-service offerings.

The Future of EBPP

As noted earlier, the world of EBPP is still emerging. One of the biggest challenges is the need to link existing EBPP systems into users' logistical systems, such as account payable, accounts receivable and shipping. "In evaluating a solution, it's critical for prospective buyers to carefully consider its ability to integrate with existing business processes," says Russ Schmalz, Research Director at the Aberdeen Group. Another major challenge is that sellers have more to gain from the adoption of EBPP than buyers. And, as Litan notes, "they will have an uphill battle convincing payers to review and pay bills electronically." Eventually, though, the ability to pare transaction costs will make EBPP the norm for most enterprises.

Laurie Kaplan Singh is a freelance business writer in Winnetka, Ill. She can be reached at LaurieK@ameritech.net.

14/9/2 (Item 2 from file: 15)

01816611 04-67602
Collateral consequences of U.S. transfer pricing adjustments
Ezrati, Lester D
Tax Executive v51n2 PP: 161-163 Mar/Apr 1999 ISSN: 0040-0025
JRNL CODE: TXE
DOC TYPE: Journal article LANGUAGE: English LENGTH: 3 Pages
SPECIAL FEATURE: References
WORD COUNT: 1997
GEOGRAPHIC NAMES: US

DESCRIPTORS: Revenue procedures & rulings; Rev. Proc. 65-17; Changes; Proposals; Transfer pricing; Cross border transactions
CLASSIFICATION CODES: 4210 (CN=Institutional taxation); 9190 (CN=United States)

ABSTRACT: Comments submitted by the Tax Executives Institute concerning the proposed revisions of Rev. Proc. 65-17, which relates to the collateral consequences of US transfer pricing adjustments, are presented. TEI generally supports the relief provisions set forth in Rev. Proc. 65-17 and believes that, with one exception - relating to the dividend offset rule - the proposed changes will further the goal of minimizing double taxation.

TEXT: Headnote:

On March 18, 1999, Tax Executives Institute submitted the following comments concerning the proposed revisions of Rev. Proc. 65-17, which relates to the collateral consequences of US. transfer pricing adjustments. The Institute's comments, submitted in the form of a letter from TEI President Lester D. Ezrati of Hewlett-Packard Company to IRS Associatel Chief Counsel (International) Michael Danilack, were prepared under the aegis of TEI's International Tax Committee, whose chair is Michael P. Boyle of Microsoft Corporation. G. Richard Eigenbrode of Applied Materials, Inc., a member of the Santa Clara Valley Chapter, contributed materially to the development of the Institute's comments.

On December 21, 1998, the Internal Revenue Service issued Announcement 99-1, which proposes to revise Revenue Procedure 65-171 relating to the collateral consequences of U.S. transfer pricing adjustments. The announcement was published in the January 11, 1999, issue of the INTERNAL REVENUE BULLETIN (1999-2 I.R.B. 41). In January 1996 and July 1998, Tax Executives Institute filed comments on the proposed revision of Rev. Proc. 65-17. The Institute is pleased that many of its recommendations were incorporated in the announcement and offer the following comments on the formal proposal to revise the revenue procedure.

Background

Tax Executives Institute is the principal association of corporate tax executives in North America. Our more than 5,000 members represent 2,800 of the leading corporations in the United States and Canada. TEI represents a cross-section of the business community, and is dedicated to the development and effective implementation of sound tax policy, to promoting the uniform and equitable enforcement of the tax laws, and to reducing the cost and burden of administration and compliance to the benefit of taxpayers and government alike. As a professional association, TEI is firmly committed to maintaining a tax system that works - one that is administrable and with which taxpayers can comply.

Members of TEI are responsible for managing the tax affairs of their companies and must contend daily with the provisions of the tax law relating to the operation of business enterprises and to transfer pricing issues in particular. We believe that the diversity and professional training of our members enable us to bring an important, balanced, and practical perspective to the proposed revision of Rev. Proc. 65-17. Rev. Proc. 65-17 addresses the collateral consequences of U.S. transfer pricing adjustments. Specifically the procedure permits a qualifying U.S. taxpayer, whose taxable income has been increased by reason of an allocation under section 482 of the Internal Revenue Code, to receive payment from the related entity from (or to) which the allocation of income (or deduction) was made, without having the receipt of such payment considered a taxable distribution (or contribution) for federal income tax purposes.

The procedure essentially adopts the theory that section 482 adjustments will be treated as a loan from the entity to which the income properly belonged -to the entity that received the income. This treatment occurs whether the adjustment increases or decreases the taxpayer's reported U.S. taxable income. Moreover, taxpayers may elect to establish "loan" accounts under prescribed IRS procedures. If such an election is not made, or if requests for relief are denied, then the taxpayer may face constructive dividend (or capital) treatment.

Rev. Proc. 65-17 provides the mechanism for U.S. parent companies to

establish and receive payment of the "loan" from a foreign subsidiary. The procedure addresses the situation in which a U.S. parent company was subject to a section 482 adjustment that increased its taxable income from a foreign subsidiary. Relief was provided not only to mitigate double taxation, but also to encourage future settlements of section 482 issues.

Rev. Proc. 65-17 currently provides the option of either offsetting dividends or repatriating cash to satisfy the receivable created by the section 482 adjustment. If Rev. Proc. 6517 relief is granted, any original transaction that was adjusted is treated as if the correct amount had been paid. An example notes that where a U.S. subsidiary has paid more for services than an arm'slength amount, the foreign parent will not be considered to have received a dividend to the extent of the excess amount, and the withholding tax provisions of sections 881 and 1442 will not be applied.

In Announcement 99-1, the IRS proposes to modify the procedure by making four major changes:

The requirement of a finding by the IRS that the relatedparty transaction not have as a principal purpose the avoidance of federal income tax is eliminated. The proposal requires only that the taxpayer not be subject to a penalty under section 6662(e)(1)(B) or section 6662(h) of the Code by reason of the primary adjustment.
Cash repatriation treatment is extended to adjustments initiated by the taxpayer under Treas. Reg. 1.4821(a)(3), including downward as well as upward adjustments.

Dividend offset treatment is eliminated.

The proposal clarifies that foreign tax credit is allowed for any foreign withholding tax with respect to the repayment of the principal or interest on a cash repatriation account to the extent and subject to the limitations of section 901 of the Code.

TEI generally supports the relief provisions set forth in Rev. Proc. 6517 and believes that, with one exception - relating to the dividend offset rule - the proposed changes will further the goal of minimizing double taxation.

Hence, the elimination of the required finding of a tax-avoidance purpose recognizes that the law has changed considerably since the procedure was first issued. The section 6662(e) penalty clearly holds the taxpayer to a higher standard, eliminating the need for a finding of no-taxavoidance purpose. Moreover, Rev. Proc. 65-17 currently fails to address the potential tax treatment of cash payments in the foreign jurisdiction and we are pleased that the proposed procedure would clarify that the foreign tax credit is available for withholding taxes paid in respect of such payments. Other changes - such as permitting cash repatriation treatment for taxpayer-initiated adjustments and expansion of the procedure to include adjustments under section 61 or 162 of the Code - are also needed. We commend the IRS for proposing these revisions.

The Institute is disappointed, however, with the proposed elimination of the dividend offset procedure. We believe that this option is still needed in the post-section 6662(e) world and urge the IRS to reconsider its elimination.

The Dividend Offset Option Should Be Retained

Section 4.01 of Rev. Proc. 65-17 provides that if a qualifying taxpayer

complies with certain requirements, that taxpayer

shall be permitted to exclude from his gross income all or part of any dividend which (1) was received from the corpo

ration . . . with which it engaged in the transaction or arrangement giving rise to the section 482 allocation (the "other corporation") and (2) was included in the gross income of the taxpayer as a dividend . . . for the year for which the allocation is made, provided that the amount so excluded shall not exceed the amount of the increase in the taxable income of such taxpayer resulting from the section 482 allocation from the other corporation less the amount of any offset which is allowed to the taxpayer under section 3 of Revenue Procedure 64-54, C.B.1964-2,1008, with respect to such section 482 allocation. To the extent that a dividend is excluded from income pursuant to this paragraph, it shall cease to qualify as a dividend under section 316 of the Code or a distribution under section 963 of the Code or as a dividend for any Federal income tax purpose.

In proposing to eliminate the option, the IRS states that dividend offset treatment is inconsistent with the current policy under sections 482 and 6662(e) that "taxpayers should strive upfront to price their related party transactions in compliance with the arm's-length standard." TEI disagrees.

In many ways, the establishment of a transfer pricing policy is more an art than a science. A broad range of comparables may be available. Consider, for example, a business that in good faith undertakes a comparable profits method analysis of its transfer pricing. One comparable is in the 0-to-3 percent range, while another is in the 2-to-6 percent range. In such a case, there may be a good faith divergence of as much as 3 percent in establishing the transfer price. If a section 482 adjustment were subsequently made, the resulting interest and penalties could prove onerous to the taxpayer in the absence of the dividend offset procedure.

Rev. Proc. 65-17 is an ameliorative mechanism. Its purpose is to allow taxpayers facing audit-imposed adjustments, or who self-initiate them, to make "certain adjustments to conform their accounts to reflect [a] section 482 allocation." Taxpayers who "get it right" the first time do not require Rev. Proc. 65-17 relief. Allowing a section 482 adjustment to offset a dividend paid in the same year does not avoid the adjustment. And, because both parties must conform their accounts to reflect the correct transfer pricing result, the relief does not generally permit the distributing corporation's effective tax rate to remain artificially high and thereby inflate a U.S. shareholder's deemed paid foreign tax credit on future dividends.

Moreover, the elimination of the option could create financial hardship for a subsidiary that has already reduced its assets by paying a dividend. If the subsidiary is subsequently required to establish an account payable to the parent company for transfer pricing changes, it could find itself short of cash to settle that account. The recharacterization of the dividend places the entities in the same position they would have been in had the transfer pricing been correctly calculated in the beginning.

TEI acknowledges that the use of an advanced pricing agreement (APA) may mitigate the consequences of a section 482 adjustment. Not all taxpayers, however, may be able to avail themselves of the APA procedure. Indeed, the time it takes to complete an APA (sometimes two or three years) means that the taxpayer may face a section 482 adjustment for the intervening period between the time the taxpayer files a request for an APA and the time it is completed. Even taxpayers that obtain an APA may well be faced with a compensating adjustment if there is a material change in facts. In other

words, although the recently revised documentation requirements and APA procedure may have reduced the likelihood of a section 482 adjustment, they do not represent not a complete cure; the mechanics of coping with an adjustment remain important, especially in the absence of more current audits.

In today's global economy, crossborder transactions are subject to ongoing scrutiny by governments. The increased scrutiny by other countries - such as Canada, Mexico, Brazil, Argentina, the United Kingdom, and Korea -- almost guarantees that transfer pricing controversies will continue. The dividend offset provision is a reasonable and flexible approach to managing the compensating adjustments that flow from a section 482 adjustment. The procedure is less disruptive than the alternative retained in the procedure -the repatriation of cash to satisfy the **account receivable** . At a time when the IRS is attempting to settle more cases without litigation, the provision provides another method of encouraging **dispute resolution** . Without it, the agency and the taxpayers could well face more unagreed audit issues.

Because the procedure is not available to parties subject to the section 482 penalty, there is no reason to eliminate the dividend offset provision to prevent abuse. TEI therefore recommends that the option be restored for taxpayers who in good faith attempt to comply with the transfer pricing rules.

Conclusion

Tax Executives Institute appreciates this opportunity to present our views on Announcement 99-1, relating to the revision of Rev. Proc. 65-17. If you have any questions, please do not hesitate to call Michael P. Boyle, chair of TEI's International Tax Committee, at (425) 936-8937, or Mary L. Fahey of the Institute's professional staff at (202) 638-5601.

Footnote:
1 1965-1 C.B. 833, as amended by Rev. Proc. 65-17, Amendment I, 1966-2 C.B. 1211, Rev. Proc. 65-17, Amendment II, 1974-1 C.B. 411, and Rev. Proc. 96-14, 1996-3 I.R.B. 626 (Jan. 16, 1996) (hereinafter collectively referred to as "Rev. Proc. 65-17").

14/9/3 (Item 3 from file: 15)

01695345 03-46335
Revision of Rev. Proc. 65-17: Adjustments required after a Section 482 adjustment
Anonymous
Tax Executive v50n4 PP: 316-317 Jul/Aug 1998 ISSN: 0040-0025
JRNL CODE: TXE
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages
WORD COUNT: 1467
GEOGRAPHIC NAMES: US

DESCRIPTORS: Revenue procedures & rulings; Rev. Proc. 65-17; Internal Revenue Code; Section 482; Transfer pricing; Dividends; Lobbying
CLASSIFICATION CODES: 4210 (CN=Institutional taxation); 9190 (CN=United States); 2430 (CN=Business-Government relations)

ABSTRACT: On June 27, 1998, Tax Executives Institute submitted comments on the revision of Rev. Proc. 65-17, relating to the adjustments required after a Section 482 adjustment is made. Rev. Proc. 65-17 addresses the collateral consequences of US transfer pricing adjustments. Because Rev. Proc. 65-17 is not available in respect of abusive transactions, TEI sees no reason to eliminate the dividend offset provision.
TEXT: Headnote:

July 27, 1998

Headnote:

On June 27, 1998, Tax Executives Institute submitted the following comments on Rev. Proc. 65-17, relating to the adjustments required after a section 482 adjustment is made. TEI's comments took the form of a letter from TEI President Paul Cherecwich, Jr. of Cordant Technologies Inc. to Michael Danilack, Associate Chief Counsel (International) of the Internal Revenue Service. The comments were prepared under the aegis of the Institute's International Tax Committee, whose chair is Joseph S. Tann of Ameritech Corporation. Contributing materially to the submission were committee vice chair Joseph E. Bernot of NCR Corporation, Thomas R. Blythe of Baxter International, Inc., David A. Gellatly of Reynolds Metals Co., Margaret A. Osborne of Medtronic, Inc., Peter M. White of Eastman Kodak Co., and Terilea J. Wielenga of QAD, Inc.

Earlier this year, you gave a speech on proposed changes the Internal Revenue Service is considering to Rev. Proc. 65-17, relating to the adjustments required after a section 482 adjustment is made. You indicated that the IRS is considering the elimination of the dividend offset provision in that procedure and invited comments. Tax Executives Institute believes that the dividend offset provision affords taxpayers and the government with another form of alternative dispute resolution and urges the IRS to retain it.

Background

Revenue Procedure 65-171 addresses the collateral consequences of U.S. transfer pricing adjustments. Specifically, the procedure permits a qualifying U.S. taxpayer, whose taxable income has been increased by reason of an allocation under section 482 of the Internal Revenue Code, to receive payment from the related entity from (or to) which the allocation of income (or deduction) was made, without having the receipt of such payment considered a taxable distribution for federal income tax purposes.

The procedure essentially adopts the theory that section 482 adjustments will be treated as a loan from the entity to which the income properly belonged to the entity that received the income. This treatment occurs whether the adjustment increases or decreases the taxpayer's reported U.S. taxable income. Moreover, taxpayers may elect to establish "loan" accounts under prescribed IRS procedures. If such an election is not made, or if requests for relief are denied, then the taxpayer may face constructive dividend (or capital) treatment.

Rev. Proc. 65-17 provides the mechanism for U.S. parent companies to establish and receive payment of the "loan" from a foreign subsidiary. The procedure addresses the situation in which a U.S. parent company was subject to a section 482 adjustment that increased its taxable income from a foreign subsidiary. Relief was provided not only to mitigate double taxation, but also to encourage future settlements of section 482 issues.

Rev. Proc. 65-17 provides the option of either offsetting dividends or

repatriating cash to satisfy the receivable created by the section 482 adjustment.2 If Rev. Proc. 65-17 relief is granted, any original transaction that was adjusted is treated as if the correct amount had been paid. An example notes that where a U.S. subsidiary has paid more for services than an arm's-length amount, the foreign parent will not be considered to have received a dividend to the extent of the excess amount, and the withholding tax provisions of sections 881 and 1442 will not be applied. G.C.M. 38676 explains that any difference between the arm's-length charge and the amount actually transferred is to be established as an account receivable from the parent, pursuant to the general principles of Rev. Proc. 65-17.
Section 4.01 of the procedure provides that if a qualifying taxpayer complies with certain requirements, that taxpayer

shall be permitted to exclude from his gross income all or part of any dividend which (1) was received from the corporation...with which it engaged in the transaction or arrangement giving rise to the section 482 allocation (the "other corporation") and (2) was included in the gross income of the taxpayer as a dividend...for the year for which the allocation is made, provided that the amount so excluded shall not exceed the amount of the increase in the taxable income of such taxpayer resulting from the section 482 allocation from the other corporation less the amount of any offset which is allowed to the taxpayer under section 3 of Revenue Procedure 64-54, C.B. 19642, 1008, with respect to such section 482 allocation. To the extent that a dividend is excluded from income pursuant to this paragraph, it shall cease to qualify as a dividend under section 316 of the Code or a distribution under section 963 of the Code or as a dividend for any Federal income tax purpose.

The Dividend Offset Option Should Be Retained

The proposed elimination of the dividend offset option seems to stem from a belief that recent changes in transfer pricing documentation requirements will soon eliminate the need for section 482 adjustments. This is unfortunately not true. In today's global economy, cross-border transactions are subject to ongoing scrutiny by governments. The increased scrutiny by other countries -such as Canada, Mexico, Brazil, Argentina, the United Kingdom, and Korea -almost guarantees that transfer pricing controversies will continue.

In many ways, the establishment of a transfer pricing policy is as much an art as a science. A broad range of comparables may be available. Consider, for example, a business that in good faith undertakes a comparable profits method analysis of its transfer pricing. One comparable is in the 0-to-3 percent range, while another is in the 2-to-6 percent range. In such a case, there may be a good faith divergence of as much as 2 percent in establishing the transfer price. If a section 482 adjustment were subsequently made, the resulting interest and penalties could prove onerous to the taxpayer in the absence of the dividend offset procedure.

Moreover, the elimination of the option could create financial hardship for a subsidiary that has already reduced its assets by paying a dividend. If the subsidiary is subsequently required to establish an account payable to the parent company for transfer pricing changes, it could find itself short of cash to settle that account. The recharacterization of the dividend places the entities in the same position they would have been in had the transfer pricing been correctly calculated in the beginning.

TEI acknowledges that the use of an advanced pricing agreement may mitigate the consequences of a section 482 adjustment. Not all taxpayers, however, may be able to avail themselves of the APA procedure. Indeed, the time it

takes to complete an APA (sometimes two or three years) means that the taxpayer may face a section 482 adjustment for the intervening period between filing a request for an APA and its completion. Even taxpayers that obtain an APA may well be faced with a compensating adjustment if there is a material change in facts. In other words, although the recent documentation requirements and APA procedure may have reduced the likelihood of a section 482 adjustment, they are not a complete cure; the mechanics of coping with an adjustment remain important, especially in the absence of more current audits.

The dividend offset provision is a reasonable and flexible approach to managing the compensating adjustments that flow from a section 482 adjustment. The procedure is simpler and less disruptive than the alternative that will apparently be retained in the revised revenue procedure the repatriation of cash to satisfy the **account receivable** . At a time when the IRS is under fire to settle cases without litigation, the provision provides another method of encouraging **dispute resolution** . Without it, the agency and the taxpayers could well face more unagreed audit issues.

Conclusion

Because Rev. Proc. 65-17 is not available in respect of abusive transactions, we see no reason to eliminate the dividend offset provision. TEI therefore recommends that the provision be retained for taxpayers that in good faith attempt to comply with the transfer pricing rules.

Tax Executives Institute appreciates this opportunity to present our views on the possible elimination of the dividend offset provision of Rev. Proc. 65-17. If you have any questions, please do not hesitate to call Joseph S. Tann, Jr., chair of TEI's International Tax Committee, at (312) 750-5074, or Mary L. Fahey of the Institute's professional staff at (202) 638-5601.3

Footnote:

1 1965-1 C.B. 833, as amended by Rev. Proc. 65-17, Amendment I, 1966-2 C.B. 1211, Rev. Proc. 65-17, Amendment II, 1974-1 C.B. 411, and Rev. Proc. 96-14, 1996-3 I.R.B. 626 (Jan. 16, 1996) (hereinafter collectively referred to as "Rev. Proc. 65-17"). 2 The only limitation on obtaining Rev. Proc. 65-17 relief is that a taxpayer have no taxavoidance motive. In Rev. Rul. 82-80, 1982-1 C.B. 89, relief was extended to foreign-owned U.S. subsidiaries.

Footnote:

In January 1996, the Institute filed extensive comments on Rev. Proc. 65-17 --including the need to clarify and expand the dividend offset. [Editor's note: These comments appeared in the January-February 1996 issue of The Tax Executive.]

14/9/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01312293 99-61689
ADR is an effective tool to resolve business and account receivable disputes
Silverman, David

Commercial Law Bulletin v11n2 PP: 19-21 Mar/Apr 1996 ISSN: 0888-8000
JRNL CODE: CLL
DOC TYPE: Journal article LANGUAGE: English LENGTH: 3 Pages
WORD COUNT: 2714
GEOGRAPHIC NAMES: US

DESCRIPTORS: Alternative dispute resolution; Mediation; Accounts receivable ; Advantages; Customer relations
CLASSIFICATION CODES: 9190 (CN=United States); 3200 (CN=Credit management); 4330 (CN=Litigation); 2400 (CN=Public relations)

ABSTRACT: Business disputes with clients, vendors, an customers can successfully be resolved efficiently at minimal expense of corporate resources when the parties work together to reach a common goal. A properly executed ADR process incorporates all of the essential players to the dispute, depolarizes them, and focuses on the common goal: resolution. The fastest growing ADR process is mediation. In its most basic form, mediation is a private, voluntary process in which an impartial person facilitates communication between parties to promote settlement. All of the attributes of an effectively designed mediation fit the needs of business **dispute resolution** . The following is a sampling of those attributes: 1. confidentiality, 2. privacy, 3. cost control, 4. party control, 5. procedure flexibility, 6. voluntary, and 7. win-win outcome. ADR is an effective tool to resolve business and **account receivable** disputes. It allows businesses to maintain control of their resources and resolutions. It provides an opportunity to either turn a bad situation into a promising opportunity or to salvage the best result possible under the circumstances.

TEXT: Business disputes can be resolved in a businesslike manner by integrating all of the essential players into an effective dispute resolution system. The parts of that system are the parties to the dispute, the lawyers who represent them, the neutrals (judges, arbitrators, mediators, facilitators, etc.) and the rulemakers who establish the process which runs the system. A truly efficient system contains sufficient options of inherent flexibility which allow the parties to resolve disputes in a manner best suited to their particular needs.

Successful dispute resolution cannot be achieved when the players work at polar odds; they must work in synchronization. The principles of Alternative Dispute Resolution ("ADR") create that synchronization. Board rooms and executive committees embrace ADR as the appropriate method of resolving disputes with clients, vendors and customers because at the heart of ADR is the inherent flexibility and control necessary to achieve the best results possible under the circumstances.

Successful organizations have mechanisms designed to resolve internal disputes because they understand that disputes must be resolved efficiently at minimal expense of corporate resources in order to focus on the business of the venture. This is the fundamental philosophy of ADR.

Business disputes with clients, vendors and customers can successfully be resolved efficiently at minimal expense of corporate resources when the parties work together to reach a common goal.

Executives are accustomed to being in control of their environment. They are used to logic, reason and business analysis. They problem solve, bring structure from chaos. This is precisely the approach that ADR uses to resolve business disputes.

When a dispute enters the web of the judicial system, control is often lost

as the process takes control. The players become pawns, being relegated to a reactive rather than a proactive role. They may become confounded, perplexed, dismayed and often frustrated.

This does not occur when basic, problem solving techniques generally employed by successful companies to resolve internal disputes are applied to the resolution of disputes with clients, vendors and customers through the use of an ADR process.

ADR is perfectly suited for the resolution of business disputes for just these reasons. A properly executed ADR process incorporates all of the essential players to the dispute, depolarizes them and focuses on the common goal: resolution. Rather than attacking each other, the parties attack the problem.1 The interested parties and the lawyers who represent them, with the help of a neutral, embrace their inherent power to become their own rulemakers for the resolution of their own dispute. Rather than working at odds with one another, the same, basic principles of problem solving utilized to resolve internal disputes are put to work to resolve disputes with clients, vendors and customers. Business analysis, logic and reason prevail.

The fastest growing ADR process is mediation. In its most basic form, mediation is a private, voluntary process in which an impartial person facilitates communication between parties to promote settlement.

Many similarities exist between basic mediation principles and those applied by executives in the day to day management of conflict resolution. When faced with conflict, business leaders understand that issues must be dealt with directly; that there are likely hidden agendas and unspoken motivations driving the dispute; that all parties truly believe they are "right;" and that the establishment of "objective truth" may not be necessary to a successful resolution and may never even be known. And quite often the resolution must take into account a continuing relationship between the disputants.

These same principles are the fundamentals of mediation. Mediation seeks to understand the underlying interests and motivations driving the dispute. It seeks to satisfy those interests without the necessity of determining "right" and "wrong." Mediation does not necessarily seek "objective truth," although it certainly creates a safe environment to do so if necessary to resolution. Mediation seeks a mutually satisfactory resolution in a manner which either preserves or cleanly terminates the relationship, allowing the parties to move forward, sometimes together, sometimes apart.
All of the attributes of an effectively designed mediation fit the needs of business dispute resolution. The following is a sampling of those attributes.

Confidentiality. This is the cornerstone of mediation. The parties may negotiate freely and openly, without fear of disclosure. There is no jeopardizing of legal rights or positions.

Privacy. Mediation is private; this helps insure confidentiality. The dispute is not public record and not subject to public scrutiny. This may be especially critical where company reputation is essential. Competitors needn't know your problems with vendors or customers. Privacy helps maintain and control public image. Privacy breeds security and comfort, the antithesis of intimidation and fear. Only the former promotes resolution, not the latter.

Cost Control. Costs can be controlled. Traditional litigation often requires tremendous expense and risk just to exchange information deemed

necessary to resolution. Mediation allows the parties to exchange necessary information privately, efficiently and at controlled expense. A dispute over the quality of goods or services requiring extensive inspection or expert evaluation can be costly through the judicial process. These costs decrease dramatically when the need for formal depositions and inspections conducted pursuant to the rules of procedure under the auspices of the court are replaced by a simplified procedure designed by the parties themselves.

Party Control. In traditional litigation, the role of those whose money is at stake is relegated to the back seat. The parties discuss case strategy with their attorney, remain available to answer questions, provide information and write checks. Mediation puts executives and managers back into familiar and comfortable ground, the driver's seat, in control. They can ventilate opinions, feelings, options and do what they do best-participate directly in the problem solving process which directly impacts their company's performance.

Procedure Flexibility. Executives know best how to go about solving their own problems. All they need is the opportunity to contribute their ideas to the development of a process best suited to solve the particular problem at hand. Rather than have a procedure imposed upon them, they can design one to suit their needs.

Voluntary. Resolution is more likely to result from a voluntary process than an involuntary one. All successful organizations know that voluntary participation from employees nets greater results than involuntary or reluctant participation. This same principle applies to dispute resolution. When two businesses voluntarily agree to accomplish a goal, even if that goal is the resolution of a debt, there is a strong likelihood for a successful resolution.

Win-Win Outcome. Mediation allows the parties to be flexible and creative so that a resolution can be developed where both parties have "won," i.e., they each have benefited from the resolution. A common example is a dispute over the quality of goods which resulted from a miscommunication of design specifications. In the litigation forum, each side must prove they were right and blameless or lose. In this forum, you are either right or wrong, there is no middle ground. In mediation, the parties can identify the area of miscommunication, rectify the error, maybe even create a new design and continue the relationship so both can profit as originally planned. This result is not possible in traditional litigation.

What is the lawyer's role in mediation? To be counselors at law; to be the advisor and not just the advocate. He should help the client find the best resolution under the circumstance. He should be result oriented, a problem solver and protector of the client's legal rights. And he should assist and service the client's need to resolve the particular problem as efficiently as possible.

The role of advisor is a role all attorneys accept in every case. This role becomes more prominent as trial approaches and parties either begin to realize they may lose or the cost to continue becomes prohibitive. This is usually the time when bona fide settlement discussions commence. Ultimately the client looks to his attorney for advice and counsel, not just advocacy of positions and theories. The attorney must then become the agent of reality, a difficult role at times as it may require the appearance of weakness or backpeddling. The role of agent of reality is effectively borne by the mediator who is in the best position to explain the "facts of life" to the disputants who are not always able to clearly see the realities of potential outcomes in litigation. As an unaligned neutral without bias, the

mediator is uniquely empowered with the credibility necessary to effectively communicate the sometimes harsh realities of litigation.

Settlement all too often waits for the proverbial courthouse steps. The challenge is to employ that same exercise early in the process before costs get out of hand. It makes good business sense to direct available resources to the development of a good resolution rather than a less than satisfactory conclusion borne out of desperation.
Attorneys know quite well what the litigation road looks like. Experienced counsel can predict with a comfortable degree of certainty virtually the entire course of a business litigation case. Costs, time, types of motions and discovery disputes and likely outcomes can be fairly estimated. The one major piece of the puzzle which is always unpredictable is the outcome, because it remains in the hands of another. That is where mediation gains its strength. Its outcome remains in the hands of the interested parties, not in the unpredictable hands of a trier of fact.

Often, the most difficult hurdle to overcome in settling business disputes is starting the resolution process because neither side wants to be the first to "blink." Traditional wisdom states that he who asks to negotiate a settlement has exposed weakness. Traditional wisdom is outdated and shortsighted because the topic always arises in any event. The parties can engage a mediator at any stage of the process. A mediator can be the one to instigate negotiations, can facilitate existing negotiations if the parties have reached impasse, or can be a significant catalyst in the development of the entire dispute resolution process.2

Collection of delinquent accounts is a perfect opportunity to apply ADR techniques. Accounts are delinquent for a reason yet traditional dispute resolution processes do not address those underlying reasons. The approach is adversarial, not collaborative. ADR moves the parties from an adversarial posture of underlying skepticism and distrust into a collaborative process of joint problem solving with the common goal of a mutually satisfactory resolution.

The distinguishing characteristics of mediation and the fundamental philosophical underpinnings of ADR in general are that the parties engage in a collaborative rather than combative resolution process. That process may take the form of negotiation, facilitation or the more popular mediation. Regardless of what medium is utilized, it is the application of this philosophy which separates and distinguishes it from the traditional debt collection pattern of telephone calls, demand letters and lawsuits.

Debt collection almost always has at its root non-economical issues that traditional processes are not designed to effectively address. In most cases, the inability to pay causes embarrassment. This embarrassment results in avoidance, delay, perhaps denial or even the manufacturing of a seemingly meritorious defense. No one wants to admit financial difficulty. It is personally embarrassing. The debtor is fearful he will be widely perceived as a failure. Perhaps he has already labeled himself a failure, which motivates him to avoid his problems, not solve them. He may fear the loss of other business relationships since businesses are reluctant to deal with financially unstable organizations, hence outright denial or the manufacturing of a defense.

These underlying, non-economic issues can be addressed in ADR processes such as mediation. Once at the table, alternatives can be developed. In fact, it is often the case that the creditor may have the knowledge or the referrals necessary to help the debtor raise funds, either directly or through other business. For example, a creditor referred a debtor to a credit union for a loan. The debtor had not known that the credit union

offered such services to non-members. The debtor used the money to pay the creditor. (The creditor may be asked to provide documentary support to the lender to prove that the loan is to be used to pay off the particular debt.) This type of collaborative problem solving is different than simply telling the debtor,

"Go get a loan."

Another example is referring the debtor business to other sources of business income and then supporting that referral in exchange for direct payment from the new business source.

Another advantage of utilizing ADR to collect debts is to take advantage of the basic human tendency that people would rather do what they want rather than what they have to. This is especially true of people who are under significant economic pressure. Use a carrot instead of a stick. This approach will no doubt surprise them and the element of surprise is always an ally.

Very often, debtors must choose between several creditors. They have only limited funds to divide amongst many creditors. How do they choose? They exercise the little control they have left. They are more likely to choose those who are cooperative over those who are bullying them. There are a number of reasons why this is generally true. First, debtors are quite sophisticated. They know their best ally in the delay game is the judicial system. Once a creditor plays that "trump card" of filing suit, the debtor knows that time is on his side.

Second, when people are attacked, the natural reaction is to resist. No one wants to give in to the bully. Third, people tend to respond best to those who treat them with respect and dignity, especially if those people are far and few between. The creditor who acts respectful but firm, will not only disarm the debtor but will stand out among the other creditors, all of whom have their hands out.
If the debtor is willing to engage in this approach, the chances of resolution and collection are increased dramatically.3

Mediation provides a safe environment. It is flexible, patient, and exclusively voluntary. It is a "forward" looking process conducive to resolution. These intangible factors can be critical to debtors. The goal is to strike a firm but fair resolution in which the debtor has a vested interested in developing and therefore performing. A resolution arising from a voluntary, relatively congenial and fair process has a higher probability of successful performance than does a result imposed under duress, compulsion and antagonism. These intangible factors are critical to debtors. In the context of a business transaction, it is the opportunity to strike a deal; and everyone likes to make a deal.

ADR is an effective tool to resolve business and account receivable disputes. It allows businesses to maintain control of their resources and resolutions. It provides an opportunity to either turn a bad situation into a promising opportunity or to salvage the best result possible under the circumstances.

Footnote:
1. The fact that so many disputes have at their heart personality or hidden agenda items enhances the effectiveness of the use of ADR to resolve business disputes. The ADR process can be specifically designed to address these issues, get past them and move toward resolution, whereas traditional litigation is not well suited to effectively deal with these issues, if at all.

2. There remains of course the time and place for "hard ball" litigation tactics. The challenge is to apply the right technique at the right time. Indeed, often a "two-track" approach of forceful litigation coupled with an outside mediator is appropriate.

3. Of course not all debtors are willing to engage in collaborative problem solving, which is all the more reason to utilize this approach as early as possible as it acts as a filtration process. Those debtors who are not so willing are screened out quickly. In debt collection, the first few phone calls should reveal whether the debtor is best suited to an ADR process or judicial enforcement, assuming collectability and a balanced cost analysis equation have been properly analyzed.

Author Affiliation:
Copyright (C) 1996 by David Silverman. All rights reserved. First Mediation Corporation Rocky Mountain Region.

David Silverman is an attorney and the Executive Director of First Mediation Corporation, Rocky Mountain Region, Englewood, Colorado. He has maintained his own business litigation and collection law practice for thirteen years. He is licensed to practice law in Colorado and California.

14/9/5 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

13455362 SUPPLIER NUMBER: 74887669 (THIS IS THE FULL TEXT)

GET READY for ON LINE Billing & Payment.

Singh, Laurie Kaplan

Financial Executive, 17, 3, 11
May, 2001
ISSN: 0895-4186 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1732 LINE COUNT: 00165

TEXT:

The world of B2B e-commerce has exploded in the past two years, with approximately $433.3 billion in global transactions flowing through the Internet last year, according to the Gartner Group. But the Web isn't yet much of a payment vehicle: only a fraction of these transactions were invoiced and paid via the Internet.

"The (B2B) marketplace brings buyers and sellers together to procure," says Gregory Domaracki, assistant vice president and product design manager for treasury management at PNC Bank in Pittsburgh. "But once market participants source goods, they go offline to complete the transaction via traditional payment practices."

However, changes are in the works. Thanks to a proliferation of new electronic bill presentment and payment (EBPP) solutions, invoice and payment and settlement processes are coming on line. According to Gartner, the number of enterprises sending business customers invoices over the Web will quadruple in the next three to four years, from 9 percent today to 35 percent by year-end 2004. Ultimately, the new electronic billing and payment systems are expected to streamline the entire order-to-cash process in an electronic, Web-enabled environment. Eventually, users will be able to source goods, receive and approve invoices, resolve disputes, get financing and click a button to effect payment and settlement on line.

Driving the trend towards online invoice, payment and settlement processes are sellers who want to get paid faster. And no wonder -- the

time to collection for the average Internet sale is about 41 days, Gartner says. Widespread adoption of EBPP is expected to significantly reduce this time frame.

Electronic invoice and payment solutions also have the potential to lower sellers' transaction costs dramatically. A Gartner survey indicated that sellers expect electronic billing and payment to lower their cost of producing an invoice to $1.65, from $5 for a paper invoice. Sellers also expect that EBPP will enable them to roughly halve the cost of resolving invoice disputes, to about $10 a dispute from $20. These savings will stem from sharp reductions in labor, postage, paper and equipment costs associated with the switch from manual to electronic processes.

Significant savings

Buyers also can expect to realize significant time and cost savings from the adoption of EBPP. Andy Eliopoulis, senior director of Internet bill presentment payment at iPlanet E-Commerce Solutions, notes that a reduction in sellers' costs of billing and collection should ultimately lower the price of their products. Buyers also stand to realize sizable savings from lower costs for manual payment, dispute resolution and reconciliation processes. "A key feature of emerging (electronic invoice and payment) systems is the ability for buyers and sellers to exchange and easily track documents related to the sale and for buyers to reconcile the document information before making a payment," says Gartner's Avivah Litan.

But don't count on seeing these benefits very soon. "This is a very embryonic space," says Francine Miltenberger, executive vice president and division executive for treasury management at PNC Bank. "A dizzying number of products are being offered," she says, noting that some solutions are very narrowly focused, while others are exceptionally broad. "Some are likely to become viable products, while others will evolve into different applications."

And no provider has yet developed a total solution. "Today's payment mechanisms do not fulfill the five fundamental requirements of B2B e-payments," notes Gartner's Litan. These requirements are: online funds guarantee, fast cash, payment finality, low transaction fees and remittance data integration. Vendors will eventually fill these gaps by further refining their products and by forming partnerships with other providers. But in the meantime, companies looking for an end-to-end solution "will have to string together a number of different technologies," says Jim Haggerty, vice president for financial services at AMR Research. In acquiring new EBPP technology, Litan cautions, "Enterprises should be cautious about adopting disparate applications that later must be patched together."

Among the first-generation of electronic bill presentment solution providers are BillingZone, Bottomline Technologies and iPlanet (see table, page 12). And Avolent, a leading EBPP player in the business-to-consumer marketplace, recently expanded its software offerings to support B2B e-commerce. Most of these solutions address what for the majority of B2B enterprises are the initial processes in the order-to-cash cycle: buyer/seller authentication, invoice presentment, dispute resolution and invoice approval. "Our billing and payment system engages at the point when the seller wants to initiate an invoice," says iPlanet's Eliopolis. The EBPP system receives information from the sellers' **account receivable** system, allowing it to capture all relevant details about the transaction as well as key information about the buyer and seller.

The system's next task is to authenticate the identities of both parties. As PNC's Miltenberger explains, "A key difference between the B2B market place and other venues for procuring goods is that buyers and sellers are unknown to each other. So, there's a need to verify that each party is a viable enterprise." Some EBPP providers authenticate both parties' identities by linking into Identrus, a company that uses digital certificate authentication technology to identify buyers and sellers, or another provider of business authentication services.

The system then generates an invoice and electronically presents it to the buyer. In the case of iPlanet's Biller Expert, the system guides the invoice through the buyer's organizational hierarchy for approval and dispute resolution at each level. "Our system uses XML (eXtensible Markup Language) technology to register the payor's hierarchy for distribution of the invoice within the enterprise," iPlanet's Eliopolis explains. The system electronically notifies the appropriate company officials when it's their turn to tap into the system and review and approve the invoice. At any point during the process, the officials representing buyers and sellers can access the system (which resides at the seller's location) through a Web browser to obtain status reports and to resolve disputes.

A key feature of the more sophisticated EBPP systems is the ability to investigate and resolve disputes at the line item level so buyers can approve a partial invoice, holding up payment only for items in dispute. Once the invoice has been approved for payment, all EBPP solutions connect to a bank or e-payment service provider, such as Clareon, Payment-Wave or Verisign, which handles the transfer of funds. Virtually all payment providers support multi-currency transactions and allow payers to select from a variety of payment methods, including automated clearinghouse (ACH), bank wire transfer, SWIFT (the international interbank facility) and credit card. "The payment service provider that the system connects to is decided by the customer," Eliopolis notes.

The most popular payment methods are ACH and wire transfers. Credit cards are not widely used because transactions tend to be quite large. Credit cards often have relatively low credit limits, and their high fees make them economically unfeasible for large transactions.

A remaining challenge in this marketplace is resolving different expectations: sellers want to get paid right away, while buyers want delayed payment terms. But a number of new entrants are offering solutions. Ac-trade, for example, is offering acceptance drafts, a form of trade credits that allow the seller to get paid right away while giving the buyer extended payment terms.

Banks' Evolving Role

As part of an effort to strengthen their cash management capabilities, banks are also developing solutions to facilitate B2B payment and settlement. These solutions come in two distinct forms. First, as previously noted, banks are serving as a payment link in EBPP systems offered by Bottomline Technologies, BillingZone, iPlanet and others. But a growing number of banks are taking a broader approach. Citibank, PNC Bank, Wells Fargo and Fleet Bank, for example, are building the infrastructure that will enable them to provide more complete bill presentment and payment services. PNC, for example, recently introduced its Digital Community Settlement Service (DCSS), which is designed to serve as a central electronic payment system for communities of buyers and sellers.

DCSS effectively functions as a payment clearinghouse. After a trade is negotiated, the system steps in to effect payment and settlement and act as a central repository of information about the transactions. Says Miltenberger, "Both parties can log into the system at any time to see the status of the transaction."

DCSS allows the buyer to initiate payment using one of several payment methods, including old-fashioned paper check, wire transfer and ACH credit. "Believe it or not, a lot of B2B market participants still want to pay by check," notes PNC's Domaracki.

Other banks on the cutting edge of providing invoice and payment services include Citibank and Wells Fargo, which have formed a joint venture -- Financial Settlement Matrix.com -- to provide a comprehensive B2B e-payments service. According to Gartner, Ariba and Fleet Bank are also offering similar services, and Clarus Settlement and Aceva are in the process of developing full-service offerings.

The Future of EBPP

As noted earlier, the world of EBPP is still emerging. One of the

biggest challenges is the need to link existing EBPP systems into users' logistical systems, such as account payable, accounts receivable and shipping. "In evaluating a solution, it's critical for prospective buyers to carefully consider its ability to integrate with existing business processes," says Russ Schmalz, Research Director at the Aberdeen Group. Another major challenge is that sellers have more to gain from the adoption of EBPP than buyers. And, as Litan notes, "they will have an uphill battle convincing payers to review and pay bills electronically." Eventually, though, the ability to pare transaction costs will make EBPP the norm for most enterprises.

Laurie Kaplan Singh is a freelance business writer in Winnetka, III.

Who's Who in EBPP

COMPANY	PRODUCT/SERVICE
BillingZone www.billingzone.com	Provides outsourcing services supporting EBPP processes from invoice generation to payment authorization.
Bottomline Technologies www.bottomline.com	Provides both outsourcing services and software for bank- and corporate-hosted EBPP systems.
iPlanet www.iplanet.com	i-Plant Biller Expert, B2B Edition is a Java-based EBPP system that supports all processes from invoice initiation to payment authorization.
Messaging Direct www.messagingdirect.com	Provides software to facilitate the secure delivery and e-processing of statements and bills. Also offers bill presentment solutions.
Checkfree www.checkfree.com	Provides EBPP services and software as well as services for payment processing, bill consolidation, safebox accounting and others.
Identrus www.identrus.com	Identity authentication
Aceva Technologies www.aceva.com	Provides e-commerce financing instruments including trade credits, factoring, secured credit lines and account servicing.
Actrade Financial Technologies vwww.actrade.com	Electronic Trade Acceptance Draft--an electronic trade credit

Note: These names represent a sampling companies in this arena. This list is not designed to be comprehensive.

COMPANY NAMES: iPlanet E-commerce Solutions--Services; Bottomline Technologies Inc.--Services
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business
DESCRIPTORS: Electronic commerce--Computer programs; Business-to-business market--Information services; Purchasing departments--Computer programs; Invoices--Computer programs
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9916600 (Purchasing Management)
FILE SEGMENT: MC File 75

14/9/6 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

11060655 SUPPLIER NUMBER: 54589295 (THIS IS THE FULL TEXT)
Collateral Consequences of U.S. Transfer Pricing Adjustments. (Tax Executives Institute recommendations)
Tax Executive, 51, 2, 161(1)
March, 1999
ISSN: 0040-0025 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2460 LINE COUNT: 00214

ABSTRACT: The Tax Executives Institute (TEI) submitted on Mar 18, 1999, comments supporting most of the IRS recommendations to revise Rev. Proc. 65-17. Rev. Proc. 65-17 allows income exchanged between parent companies and foreign subsidiaries to be treated as loans, not as taxable income. TEI supports IRS proposals to extend cash repatriation treatment, eliminate the tax-avoidance principle for related-party transactions since IRC sections 6662(e)(1)(B) and 662(h) establish a higher standard, and to clarify foreign tax credit. TEI disagrees with the proposal to eliminate the divident offset treatment.

TEXT:

March 18, 1999

On March 18, 1999, Tax Executives Institute submitted the following comments concerning the proposed revisions of Rev. Proc. 65-17, which relates to the collateral consequences of U.S. transfer pricing adjustments. The Institute's comments, submitted in the form of a letter from TEI President Lester D. Ezrati of Hewlett-Packard Company to IRS Associatel Chief Counsel (International) Michael Danilack, were prepared under the aegis of TEI's International Tax Committee, whose chair is Michael P. Boyle of Microsoft Corporation. G. Richard Eigenbrode of Applied Materials, Inc., a member of the Santa Clara Valley Chapter, contributed materially to the development of the Institute's comments.

On December 21, 1998, the Internal Revenue Service issued Announcement 99-1, which proposes to revise Revenue Procedure 65-17(1) relating to the collateral consequences of U.S. transfer pricing adjustments. The announcement was published in the January 11, 1999, issue of the Internal Revenue Bulletin (1999-2 I.R.B. 41). In January 1996 and July 1998, Tax Executives Institute filed comments on the proposed revision of Rev. Proc. 65-17. The Institute is pleased that many of its recommendations were incorporated in the announcement and offer the following comments on the formal proposal to revise the revenue procedure.

Background

Tax Executives Institute is the principal association of corporate tax executives in North America. Our more than 5,000 members represent 2,800 of the leading corporations in the United States and Canada. TEI represents a cross-section of the business community, and is dedicated to the development and effective implementation of sound tax policy, to promoting the uniform and equitable enforcement of the tax laws, and to reducing the cost and burden of administration and compliance to the benefit of taxpayers and government alike. As a professional association, TEI is firmly committed to maintaining a tax system that works -- one that is administrable and with which taxpayers can comply.

Members of TEI are responsible for managing the tax affairs of their companies and must contend daily with the provisions of the tax law relating to the operation of business enterprises and to transfer pricing issues in particular. We believe that the diversity and professional training of our members enable us to bring an important, balanced, and practical perspective to the proposed revision of Rev. Proc. 65-17.

Rev. Proc. 65-17 addresses the collateral consequences of U.S. transfer pricing adjustments. Specifically, the procedure permits a qualifying U.S. taxpayer, whose taxable income has been increased by reason of an allocation under section 482 of the Internal Revenue Code, to receive

payment from the related entity from (or to) which the allocation of income (or deduction) was made, without having the receipt of such payment considered a taxable distribution (or contribution) for federal income tax purposes.

The procedure essentially adopts the theory that section 482 adjustments will be treated as a loan -- from the entity to which the income properly belonged -- to the entity that received the income. This treatment occurs whether the adjustment increases or decreases the taxpayer's reported U.S. taxable income. Moreover, taxpayers may elect to establish "loan" accounts under prescribed IRS procedures. If such an election is not made, or if requests for relief are denied, then the taxpayer may face constructive dividend (or capital) treatment.

Rev. Proc. 65-17 provides the mechanism for U.S. parent companies to establish and receive payment of the "loan" from a foreign subsidiary. The procedure addresses the situation in which a U.S. parent company was subject to a section 482 adjustment that increased its taxable income from a foreign subsidiary. Relief was provided not only to mitigate double taxation, but also to encourage future settlements of section 482 issues.

Rev. Proc. 65-17 currently provides the option of either offsetting dividends or repatriating cash to satisfy the receivable created by the section 482 adjustment. If Rev. Proc. 6517 relief is granted, any original transaction that was adjusted is treated as if the correct amount had been paid. An example notes that where a U.S. subsidiary has paid more for services than an arm's-length amount, the foreign parent will not be considered to have received a dividend to the extent of the excess amount, and the withholding tax provisions of sections 881 and 1442 will not be applied.

In Announcement 99-1, the IRS proposes to modify the procedure by making four major changes:

* The requirement of a finding by the IRS that the related-party transaction not have as a principal purpose the avoidance of federal income tax is eliminated. The proposal requires only that the taxpayer not be subject to a penalty under section 6662(e)(1)(B) or section 6662(h) of the Code by reason of the primary adjustment.
* Cash repatriation treatment is extended to adjustments initiated by the taxpayer under Treas. Reg. (sections) 1.4821(a)(3), including downward as well as upward adjustments.
* Dividend offset treatment is eliminated.
* The proposal clarifies that foreign tax credit is allowed for any foreign withholding tax with respect to the repayment of the principal or interest on a cash repatriation account to the extent and subject to the limitations of section 901 of the Code.

TEI generally supports the relief provisions set forth in Rev. Proc. 65-17 and believes that, with one exception -- relating to the dividend offset rule -- the proposed changes will further the goal of minimizing double taxation.

Hence, the elimination of the required finding of a tax-avoidance purpose recognizes that the law has changed considerably since the procedure was first issued. The section 6662(e) penalty clearly holds the taxpayer to a higher standard, eliminating the need for a finding of no-tax-avoidance purpose. Moreover, Rev. Proc. 65-17 currently fails to address the potential tax treatment of cash payments in the foreign jurisdiction and we are pleased that the proposed procedure would clarify that the foreign tax credit is available for withholding taxes paid in respect of such payments. Other changes -- such as permitting cash repatriation treatment for taxpayer-initiated adjustments and expansion of the procedure to include adjustments under section 61 or 162 of the Code -- are also needed. We commend the IRS for proposing these revisions.

The Institute is disappointed, however, with the proposed elimination of the dividend offset procedure. We believe that this option is still needed in the post-section 6662(e) world and urge the IRS to reconsider its

elimination.

The Dividend Offset Option Should Be Retained

Section 4.01 of Rev. Proc. 65-17 provides that if a qualifying taxpayer complies with certain requirements, that taxpayer --

> shall be permitted to exclude from his gross income all or part of any dividend which (1) was received from the corporation ... with which it engaged in the transaction or arrangement giving rise to the section 482 allocation (the "other corporation") and (2) was included in the gross income of the taxpayer as a dividend ... for the year for which the allocation is made, provided that the amount so excluded shall not exceed the amount of the increase in the taxable income of such taxpayer resulting from the section 482 allocation from the other corporation less the amount of any offset which is allowed to the taxpayer under section 3 of Revenue Procedure 64-54, C.B. 1964-2,1008, with respect to such section 482 allocation. To the extent that a dividend is excluded from income pursuant to this paragraph, it shall cease to qualify as a dividend under section 316 of the Code or a distribution under section 963 of the Code or as a dividend for any Federal income tax purpose.

In proposing to eliminate the option, the IRS states that dividend off-set treatment is inconsistent with the current policy under sections 482 and 6662(e) that "taxpayers should strive upfront to price their related party transactions in compliance with the arm's-length standard." TEI disagrees.

In many ways, the establishment of a transfer pricing policy is more an art than a science. A broad range of comparables may be available. Consider, for example, a business that in good faith undertakes a comparable profits method analysis of its transfer pricing. One comparable is in the 0-to-3 percent range, while another is in the 2-to-6 percent range. In such a case, there may be a good faith divergence of as much as 3 percent in establishing the transfer price. If a section 482 adjustment were subsequently made, the resulting interest and penalties could prove onerous to the taxpayer in the absence of the dividend offset procedure.

Rev. Proc. 65-17 is an ameliorative mechanism. Its purpose is to allow taxpayers facing audit-imposed adjustments, or who self-initiate them, to make "certain adjustments to conform their accounts to reflect (al section 482 allocation." Taxpayers who "get it right" the first time do not require Rev. Proc. 65-17 relief. Allowing a section 482 adjustment to offset a dividend paid in the same year does not avoid the adjustment. And, because both parties must conform their accounts to reflect the correct transfer pricing result, the relief does not generally permit the distributing corporation's effective tax rate to remain artificially high and thereby inflate a U.S. shareholder's deemed paid foreign tax credit on future dividends.

Moreover, the elimination of the option could create financial hardship for a subsidiary that has already reduced its assets by paying a

dividend. If the subsidiary is subsequently required to establish an account payable to the parent company for transfer pricing changes, it could find itself short of cash to settle that account. The recharacterization of the dividend places the entities in the same position they would have been in had the transfer pricing been correctly calculated in the beginning.

TEI acknowledges that the use of an advanced pricing agreement (APA) may mitigate the consequences of a section 482 adjustment. Not all taxpayers, however, may be able to avail themselves of the APA procedure. Indeed, the time it takes to complete an APA (sometimes two or three years) means that the taxpayer may face a section 482 adjustment for the intervening period between the time the taxpayer files a request for an APA and the time it is completed. Even taxpayers that obtain an APA may well be faced with a compensating adjustment if there is a material change in facts. In other words, although the recently revised documentation requirements and APA procedure may have reduced the likelihood of a section 482 adjustment, they do not represent not a complete cure; the mechanics of coping with an adjustment remain important, especially in the absence of more current audits.

In today's global economy, cross-border transactions are subject to ongoing scrutiny by governments. The increased scrutiny by other countries -- such as Canada, Mexico, Brazil, Argentina, the United Kingdom, and Korea -- almost guarantees that transfer pricing controversies will continue. The dividend offset provision is a reasonable and flexible approach to managing the compensating adjustments that flow from a section 482 adjustment. The procedure is less disruptive than the alternative retained in the procedure -- the repatriation of cash to satisfy the account receivable. At a time when the IRS is attempting to settle more cases without litigation, the provision provides another method of encouraging **dispute resolution** . Without it, the agency and the taxpayers could well face more unagreed audit issues.

Because the procedure is not available to parties subject to the section 482 penalty, there is no reason to eliminate the dividend offset provision to prevent abuse. TEI therefore recommends that the option be restored for taxpayers who in good faith attempt to comply with the transfer pricing rules.

Conclusion

Tax Executives Institute appreciates this opportunity to present our views on Announcement 99-1, relating to the revision of Rev. Proc. 65-17. If you have any questions, please do not hesitate to call Michael P. Boyle, chair of TEI's International Tax Committee, at (425) 936-8937, or Mary L. Fahey of the Institute's professional staff at (202) 638-5601.

Important CPE/CLE Accreditation Information

Boards of Accountancy. Tax Executives Institute is registered with the National Association of State Boards of Accountancy (Sponsor No. 103086, Exp. 1/1/2001). TEI is also registered with the following Boards of Accountancy: Illinois (#158-000651, Exp. 12/31/99); Indiana (#CE92000119, Exp. 12/99); New Jersey (#160, Exp. 6/30/99); New York (E96-253, 9/1/96-8/31/99); Ohio (P0087); Pennsylvania (PX613L); and Texas (#3512).

Continuing Legal Education. The Institute is registered in the following states as a sponsor of continuing legal education programs: Alabama: 1998 53rd Annual Conference -- 20.0 credit hours; 1998 IRS Audits and Appeals Seminar (2/12-13/98) -- 13.0 credits. California: Approved Provider status from September 1, 1998, to August 31, 1999 --provider number 2080. Iowa. Kentucky: 1998 53rd Annual Conference -- 18.5 credit hours (Ethics credits are included);1999 49th Midyear Conference -- 21.0 credit hours. Minnesota: 1999 49th Midyear Conference -- (maximum) 16.5 credit hours; 1998 53rd Annual Conference -- up to 17.5 credit hours. Ohio: 1999 IRS Audits and Appeals Seminar (2/18-19/99) -- 9.25 credit hours. 1999 49th Midyear Conference -- 18.75 credit hours; 1998 53rd Annual Conference -- 17.0 credit hours Including 1.5 for ethics); 1998 IRS Audits and Appeals

Seminar (2/12-13/98) -- 8.5 credit hours (Including 1.5 for ethics); 1998 Corporate Tax Management Seminar: Managing Your Company's Worldwide Effective Tax Rate (6/8-9/98) -- 9.25 credit hours. Oklahoma: 1998 48th Midyear Conference -- 22.0 credit hours; 1997 52nd Annual Conference --

24.0 credit hours. Pennsylvania: 1999 49th Midyear Conference -- 19.0 substantive; 1998 53rd Annual Conference -- 17.5 credit hours (Including 1.5 for ethics). Wisconsin: 1998 53rd Annual Conference -- 22.0 credit hours (Including 1.5 for ethics); 1998 48th Midyear Conference -- 22.5 hours; 1997 52nd Annual Conference -- 22.0 credit hours. Alabama: 1999 49th Midyear Conference -- 21.0 credit hours; 1998 53rd Annual Conference -- 20.0 credit hours; 1998 IRS Audits and Appeals Seminar -- 13.0 credit hours. The Institute is also an accredited sponsor of educational programs for enrolled agents.

Note: TEI provides a continuing professional education form for each registrant at its conferences, courses, and seminars, which should be completed at the end conclusion of the program and returned to the TEI Registration Desk for verification and signature. A copy of the form is retained and filed at TEI headquarters.

Tax Executives Institute and TEI Education Fund accord to participants of any race, color, creed, sex, or national ethnic origin all the rights, privileges, programs, and activities generally accorded or made available to participants at their programs, courses, and other activities.

Please note: TEI and TEI Education Fund programs are presented for the benefit of TEI members and others who work in corporate tax departments; private practitioners may not register for the programs.

(1) 1965-1 C.B. 833, as amended by Rev. Proc. 65-17, Amendment I, 1966-2 C.B. 1211, Rev. Proc. 65-17, Amendment II, 1974-1 C.B. 411, and Rev. Proc. 96-14, 1996-3 I.R.B. 626 (Jan. 16, 1996) (hereinafter collectively referred to as "Rev. Proc. 65-17").

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business; GOVT Government and Law; LAW Law
DESCRIPTORS: Tax Executives Institute--Reports; Controlled foreign corporations--Taxation; International business enterprises--Taxation
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: E324160 (Corporate Taxes)
FILE SEGMENT: LRI File 150
STATUTE NAME: Internal Revenue Code--I.R.C. 662(e)(1)(B); Internal Revenue Code--I.R.C. 662(h)

14/9/7 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

36113614 (THIS IS THE FULLTEXT)
Buffalo, N.Y., Debt-Collection Firm Consolidates Operations in Hometown
Fred O. Williams
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - THE BUFFALO NEWS - NEW YO
June 14, 2004
JOURNAL CODE: KBUF LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 631

It's a familiar story in Western New York, when a company decides to depart for a bigger city.

But sometimes things go the other way.

ABC-Amega Inc., a Buffalo-based collector of business debt, decided to close its Tustin, Calif., office this spring. International collections, the California site's task, were moved to the home office on Main Street.

"We think the international business is really best done from Buffalowe can find the foreign language skills and international business background we need here," chief executive David I. Herer said.

In fact, there are nine languages spoken at Amega, including Portuguese, Japanese and Mandarin Chinese, and cross-border collections are growing fast. Graduates from the University at Buffalo School of Management have bolstered the international skill set, Herer said.

Founded as a one-person operation in 1929 called American Bureau of Collections, the privately held company has grown to employ 140 local workers today. As a "business-to-business" firm it collects overdue bills from companies on behalf of other companies.

Clients like Nike, Microsoft and Warner Bros. are never eager to pay someone else to collect their late accounts. And when they do turn to an outside collector, there are plenty to choose from.

But with 3,500 clients, Amega has succeeded in the competitive industry by marrying its industry experience with advanced technology for customer service, as well as latching on to the boom in global trade. The Buffalo company recovers 61 percent of bills, compared to an industry average of 45 percent, Herer said.

Amega works on contingency, keeping 15-20 percent of what it collects. But workers can burn important bridges if they're too tough with a late account. The tardy companies, after all, are customers of Amega's clients.

"One of our big objectives is to win the client back," Herer said.

Employees often have to straighten out a kink in a company's bill-paying bureaucracy or resolve disputed bills. Navigating the complexities of corporate rules takes more than a quick dialing finger and a firm manner.

"There's not a whole lot of deadbeats out there," president Paul F. Catalano said.

To do all that takes experience and judgment, making low turnover important. Workers stay an average of 14 or 15 years, motivated with a combination of stock and bonuses. Twenty percent of the company is held in trust by an Employee Stock Ownership Program, which is structured as a retirement benefit.

Although there are ups and downs in the business, the stock has done well since 2000, said Herer, whose family owns the bulk of the company. Apart from stock, workers earn from about $25,000 to $50,000 in a combination of pay and bonuses.

Computer technology is another competitive edge. Amega's investment in developing proprietary software lets client companies look up the status of their account via secure Internet link. Internally, a database of late-paying companies gives collectors insight into their quarry's financial history.

Amega also leveraged its computer know-how to enter the online credit report business. Companies in a given industry can share credit histories about their customers via Amega's restricted-access Web site. For example, a group of giftware makers shares payment patterns of gift shops, their buyers.

The subscription payments for the credit information service moderates the swings in the collection business, which is vulnerable to economic shifts, Herer said. In addition, Amega provides account-receivable outsourcing, a tracking and **dispute resolution** service.

Such initiatives have reduced its dependence on contingent fee collections to 75 percent of the business, Herer said.

The new ventures are increasingly important as corporations get sharper about managing their own late accounts, he said. Corporate accounting software is helping companies keep problem payers from receiving credit in the first place.

"I think the long-term future for the collection industry is good, but it's going through a strategic shift," he said.

Copyright 2004 Knight-Ridder/Tribune Business News. Source: Financial Times Information Limited (Trade Mark) - Knight-Ridder Tribune Business News.

COUNTRY NAMES/CODES: United States of America (US)
REGIONS: Americas; North America
PROVINCE/STATE: New_York
?
PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES
? show files;ds
File 15:ABI/Inform(R) 1971-2006/May 29
(c) 2006 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2006/May 29
(c) 2006 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/May 29
(c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/May 26
(c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/May 29
(c) 2006 The Gale Group
File 268:Banking Info Source 1981-2006/May W3
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/May 30
(c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/May 30
(c)2006 Knight Ridder/Tribune Bus News
File 9:Business & Industry(R) Jul/1994-2006/May 26
(c) 2006 The Gale Group
File 20:Dialog Global Reporter 1997-2006/May 30
(c) 2006 Dialog
File 623:Business Week 1985-2006/May 26
(c) 2006 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-2006/May 26
(c) 2006 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2006/May 26
(c) 2006 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 610:Business Wire 1999-2006/May 30
(c) 2006 Business Wire.
File 476:Financial Times Fulltext 1982-2006/May 31
(c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/May 30
(c) 2006 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2006/May 27
(c) 2006 San Jose Mercury News
File 625:American Banker Publications 1981-2006/May 30
(c) 2006 American Banker

Set	Items	Description
S1	4559	ACCOUNT () RECEIVABLE
S2	4775673	BILL OR BILLED OR BILLING
S3	216	S1(S)S2
S4	1666	(INVOICE OR BILL OR BILLED OR BILLING) () DISPUTE
S5	0	S3(S)S4
S6	0	S1(S)S4
S7	126	(INVOICE () DISPUTE)

```
S8          0   S1(S)S7
S9        410   CREDIT () MEMO
S10         1   S1(S)S9
S11        26   ACCOUNT () DISPUTE
S12         4   S11(S)S2
S13     54905   DISPUTE () RESOLUTION
S14         7   S1(S)S13
? s display or screen
>>>I/O error in file 608
? s display or screen
>>>I/O error in file 608
? s (display or screen or monitor)
>>>I/O error in file 608
? s reason () code
         3228520  REASON
         2428048  CODE
     S15     320  REASON () CODE
? s display () screen
>>>I/O error in file 608
? s display near() screnn
               0  DISPLAY NEAR
               4  SCRENN
     S16       0  DISPLAY NEAR() SCRENN
? s display near() screen
               0  DISPLAY NEAR
         1592780  SCREEN
     S17       0  DISPLAY NEAR() SCREEN
? s display (5n) screen
>>>I/O error in file 608
? s display
     S18 1856454  DISPLAY
? s S15(s)s18
             320  S15
         1856454  S18
     S19       5  S15(S)S18
? t s19/full/1-5
```

19/9/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

02632164 403419501

AppShield edges InterDo in battle of Port 80 filters

Powell, Thomas

Network World v20n33 PP: 48-50 Aug 18, 2003 ISSN: 0887-7661
JRNL CODE: NWW
DOC TYPE: Periodical; Product Review-Comparative LANGUAGE: English
RECORD TYPE: Fulltext
SPECIAL FEATURE: Photograph Table
WORD COUNT: 3386

COMPANY NAMES:
Sanctum Inc (NAICS:511210)
KaVaDo Inc (NAICS:541511)
eEye Digital Security (NAICS:511210)
webScurity Inc (NAICS:511210)
Turillion Software Technologies (NAICS:511210)
MultiNET (NAICS:513322)
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Firewalls; Network security; Software packages; Software reviews

CLASSIFICATION CODES: 9190 (CN=United States); 9120 (CN=Product specific); 5250 (CN=Telecommunications systems & Internet communications); 5140 (CN=Security); 8302 (CN=Software and computer services)
PRINT MEDIA ID: 15378
TRADE NAMES: Sanctum AppShield 4.0; KaVaDo InterDo 3.0; eEye Digital Security SecurellS 2.0; webScurity webApp.secure Professional 1.1; Turillion Software eServer Secure 3.0; MultiNET iSecureWeb Version 1.615

ABSTRACT: Traditional firewalls do a good job of thwarting many network-level attacks, but do little to address gaping holes in Web applications where intruders commonly attack Web sites directly through form submissions or URL manipulations. A new class of products - often-dubbed Web application firewalls - attempt to thwart Port 80 focused attacks by using blacklist- and whitelist-style input filtering. Six software-based offerings are: 1. eEye Digital Security's SecureIIS, 2. KaVaDo's InterDo, 3. MultiNet's iSecureWeb, 4. Sanctum's AppShield, 5. Turillion Software's eServer Secure, and 6. webScurity's webApp.secure. InterDo and AppShield stand above the rest in terms of ability to defend against attacks and suitability for large-scale Web site deployments. While extreme flexibility is the key to InterDo, the dynamic policy generation and strong default configuration of AppShield give it a slight edge. The low-end products - SecureIIS, webApp.secure, iSecureWeb, and eServer Secure - are useful but have configuration or occasional operational problems.
TEXT: SOFTWARE-BASED WEB APPLICATION FIREWALLS

Traditional firewalls - when properly configured and managed - do a good job of thwarting many network-level attacks, but do little to address gaping holes in Web applications where intruders commonly attack Web sites directly through form submissions or URL manipulations.

A new class of products - often-dubbed Web application firewalls attempt to thwart Port 80 focused attacks by using blacklist- and whitelist-style input filtering. We examined six software-based offerings: eEye Digital Security's SecureIIS, KaVaDo's InterDo, MultiNet's iSecureWeb, Sanctum's AppShield, Turillion Software's eServer Secure and webScurity's webApp.secure. We tested all the products on Microsoft's Internet Information Services (IIS) but most also work with Linux and Apache. A future review will cover hardware-based products.

InterDo and AppShield stood above the rest in terms of ability to defend against attacks and suitability for large-scale Web site deployments. While extreme flexibility is the key to InterDo, the dynamic policy generation and strong default configuration of AppShield gave it a slight edge in our evaluation and earned it our World Class award.
Common attack methods come into play

To understand Web application firewalls you have to understand what they attempt to defend against. The most basic application attacks modify an HTTP request to cause a problem on the server or force it to divulge useful information. Generic attacks might use long URLs to trigger buffer overruns, attempt to traverse the site's root directory to run trusted commands, or exploit extended HTTP features to support online collaboration using WebDAV. WebDAV (Web-based Distributed Authoring and Versioning) is an extension of HTTP that lets users collaborate via the Internet.

More sophisticated attacks rely on knowledge of how the Web application works. In database-driven sites using dirty URLs like http://www.sitename.com/app. asp?id=5, SQL commands might be appended to the URL in an attempt to dump useful data or gain write access to the back-end database. Forms also might be open for SQL injection, and tampering with hidden data fields and manipulation of maximum data size

limitations, which can lead to buffer-overrun problems. Given the multitude of possible attack methods, any data from the user - be it a simple HTTP request, URL or form submission - should not be trusted implicitly

Divergent defensive strategies

To combat potential exploits, a Web application firewall will take one of two approaches. A negative model or blacklist product looks for common attack signatures and warns the administrator or blocks the user when it encounters one. A positive-model or whitelist firewall determines all the allowable requests, and inputs and disallows everything else. Some products try to blend the two approaches, but, essentially, all the products tested emphasize either a positive or negative model.

A few of the products also addressed common Web server information leakage issues such as masking server headers or sending back generic or configurable error pages. It was disconcerting, however, to see how easy it was to identify some of the application firewall products via hard-coded error pages or telltales (some signature response that is different enough for the intruder to know what kind of tool is in play) in response headers. Trying to improve security simply by obscuring potentially dangerous information is not true security. Such blatant information leakage seems foolish in a security product and fails to address the well-known fact that reconnaissance is a key part of successful intrusion strategies.

These tested products spread an obvious spectrum of cost vs. functionality. Those employing the positive model generally are more expensive and sophisticated than the products that use the negative-model approach (see pricing in NetResults box, page 49). Another key cost factor is the underlying architecture. EServer Secure appears intended for single-server implementations, while AppShield, InterDo and webApp.secure serve more as proxies, capable of protecting multiple servers. Higher-end products AppShield and InterDo also possess remote-management capabilities and distributed architectures, features designed with server farm deployments in mind.

Sanctum's AppShield edged out the competition as our World Class award winner because of its dynamic policy generation and strong default configuration.

Raise your AppShield

Sanctum's AppShield boasts a fully distributed architecture designed for server farm deployments. Components include a crisp Java-based management console, a configuration server (mysql is used for database support) and one or more firewall nodes.

AppShield uses a positive model built around what Sanctum calls its Dynamic Policy Recognition Engine. Outgoing pages are scanned and the appropriate whitelist of allowable inputs is constructed accordingly. Such dynamic policy generation is a considerable help in getting the product up and running quickly, and maintaining security policies as the site/application changes. The general policy defaults put in place when one chooses the desired security level are easily loosened by browsing or crawling the site using a trusted IP address, if you find that the default level is too strict for a site or application.

AppShield has a "passive mode" that logs but does not block requests that would violate policy. This mode lets policies be tested, which the administrator can modify selectively in real time by right-clicking the request that is in violation. If there are multiple AppShield nodes deployed in a server farm, the passive mode role could be permanently given

to a single node. That node could then serve as a monitor or honeypot for the entire farm. In general, AppShield gets high marks for ease of configurability.

AppShield's dynamic policy generation worked well to prevent forceful browsing by automatically restricting traffic patterns to legitimate navigation paths and limiting form-field tampering. AppShield's default policies, however, were more restrictive than other products tested when it came to preventing simple SQL injection. The default policies also block standard attacks such as buffer overruns, directory traversals and suspicious URLs. For preventing repeated attacks that violate security policies,AppShield can notify a Check Point firewall using the Open Platform for Security (OPSEC) standard that a particular IP should be blocked at the network level.

Customizable error pages are provided, but there are some shortcomings. Although the error page is passed with an HTTP **reason code to display** , the page itself is retrieved using a redirect, meaning that the underlying HTTP response code is always a 302 (a redirect) followed by a 200 (Ok) - not the code that reflects the actual state of the response. Like many of the firewalls, AppShield runs fast and loose with HTTP response codes, which is troubling from standards compliance and raises the possibility that potential hackers might fingerprint the security software in place from non-standard responses.

On a side note,AppShield takes advantage of being a proxy to provide some interesting security-oriented features that go beyond the usual menu of application firewall options: URL mapping (including regular express matching) and the ability to globally prohibit direct downloading of image and multimedia files, often dubbed "leeching." This interesting feature suggests the possibility of application firewalls eventually merging with authorization and access-control functionality to provide a complete application security framework.

InterDo can do

KaVaDo's InterDo was designed with a large distributed deployment in mind. One or more server nodes communicate with the Java-based management console via built-in Secure Sockets Layer (SSL) encryption - a feature none of the competing products equal. The application server nodes run as a set of services (in the Windows environment).

Although there is no central configuration server, administration of all nodes can be done from a single console. Strict password requirements and the ability to set up multiple users with different administrative privileges show that InterDo is serious about keeping its house in order, while supplying security for the Web application.

InterDo uses a positive-model approach with some novel architectural concepts. Trusted and untrusted zones are joined by what KaVaDo calls "tunnels," an abstraction describing a connection between trusted and untrusted IP address and port combinations. Within the metaphor of a tunnel,security policies are segregated into functional areas called "pipes," several of which can be combined within a single tunnel and selectively applied to one or more applications in a configurable order of precedence. Examples of pipes include general vulnerabilities (URL, header and entity pattern matches), database issues (parameter screening), cookies and HTTP methods. Default pipes do a good job with common buffer overruns, directory traversals and SQL injection. The default settings did not stop form manipulations by default, but it is possible to set up custom tunnels and rules.

Net Results

InterDo gives administrators a great deal of flexibility in configuring security policies - more so than any other product we tested. On the downside, initial configuration is nowhere near as easy as AppShield's and is probably best undertaken only after reading the manual very carefully.

There is a "lean mode" that lets administrators monitor and selectively modify certain pipes in real time, and requests that run afoul of the security policies are blocked while these refinements are made. This is a safe and helpful way to manage the complexity of configuring multiple pipes.

Another helpful management feature is the update service that can securely update pipes in real time using SSL and digital signatures.

InterDo has an IP-blocking feature that temporarily prevents continued access from visitor IP addresses that have generated enough security policy violations to constitute a suspect pattern of malicious behavior. Suspect attackers are given a security score (high, medium or low) and blocked for varying durations. The response to further requests from a blocked IP is simply a dropped connection, but it might be better - especially for Level 1 attacks - to have the option to show the possibly malicious user a configurable message. For those with a Check Point firewall, InterDo is also OPSEC-compatible for firewall-based network blocking.

SecureIIS: URLScan on steroids

EEye Digital Security's SecureIIS has by far the best user interface of all the products tested. The program uses an interface similar to Microsoft Outlook's that makes configuring this negative-model application firewall trivial. Unfortunately, SecureIIS lacks the depth of many of the other products and appears to do little beyond what a capable administrator could do with Microsoft's free URLScan tool.

While SecureIIS could deal with malformed requests exceeding size limits and basic URL tampering, it couldn't detect and block any form tampering or careful SQL injection.

Furthermore, the product sent back the inappropriate 406 "Not Acceptable" HTTP response code on request rejection, rather than 403 "Forbidden" or 404 "Not Found" message, as it probably should. This is the wrong response code and informs a potential intruder that SecureIIS is being used.

SecureIIS does have some nice features to ease deployment in a multi-server environment by letting policies easily be replicated to other systems. The product also has some basic file-integrity monitoring features that could be useful if an intruder penetrated a machine, but they seem out of place in an application firewall offering.

SecureIIS is targeted at users looking to have the support and ease of use missing from URLScan. Interestingly, eEye recently announced a free personal-use version of its software that makes this product an obvious replacement for URLScan and obvious first step for those IIS administrators new to application firewalls.

EServer Secure for the entry level

Turillion's eServer Secure is designed specifically for the IIS Web server environment. Based on Internet Server Application Program Interface (ISAPI) technology, eServer Secure combines a host-based architecture with the

flexibility of a Web-based management interface.

This is a strictly negative-model firewall, with a respectable blacklist of attack signatures that are blocked by default - long URLs, disallowed methods and directory traversals, for example - and the ability to revise these policies for tighter security. These attacks were blocked as expected.

SQL injection can be combated, but this is addressed through keyword filtering, and you likely will want to strengthen the default policies to make them more robust. This product does not obviously address manipulation of form-field sizes. An update subscription service is offered to keep the attack signatures current. Error pages are fully configurable.

The HTTP management interface is a convenient way to handle remote administrative duties but is also a liability. Security for remote management is provided via basic IP filtering. This is a nice feature, but the wise user most likely will want to employ SSL as well to further secure communication with the firewall.
The Web interface suffers from the statelessness and latency one would expect from HTTP, and some quirks exist - probably a function of the tricky interprocess communication between the ISAPI extension that supports the user interface and the ISAPI filter that is responsible for actually carrying out the security policies.

Changes to the administration interface do not always seem to take effect immediately or consistently, and some of the integrated reporting and statistical features display disconcerting inaccuracies. For example, a single request generated approximately 60 "requests processed," and a number of common attacks were miscategorized.

In general, eServer Secure struck us as a good example of an entry-level product. In that sense, its most direct competitors in this review are iSecureWeb and SecureIIS. Among those products, eServer Secure does not stand out for having any major flaws (apart from its user interface quirks) but neither does it distinguish itself as superior.

WebApp.secure: Positive model on the cheap?

WebScurity's webApp.secure attempts to bring the benefits of positive-model application firewalls within reach of smaller organizations.
Like most positive-model firewalls, webApp.secure bases its security model on a whitelist of permitted requests called Intended Use Guidelines. In webApp.secure's case, this is a list of legal URLs for the entire site, which is built through the use of what webScurity calls "entry points." Entry points let administrators adjust the relative "porousness" of a site/application, by forcing users to come into it through certain pages but not others and also to control URL jumping within the site.

During configuration, entry points that the administrator has designated are treated as starting points for building the map of permitted URLs and navigational paths between them. Essentially, a trusted user (or script) must navigate from each designated entry point to all the pages that are to be treated as legally accessible from that entry point. From this configuration-time traversal, webApp.secure learns where traffic is allowed to enter the site, and where it is allowed to go, establishing positive-model access control. In theory this should be quite useful in combating exploits that depend on URL jumping and other forceful browsing techniques. However, during testing it didn't always work correctly.

WebApp.secure also shines in protecting against form-field manipulation and

in blocking the usual run of common attack signatures. SQL injection and cross site scripting are not well defended against by default, but lexical blocking is available by disallowing specific characters in form field values - an example of where the positive model implementation gives way to standard negative model techniques, with a resulting extra burden on the administrator.

Implemented as a proxy that is controlled via an XML configuration file, webApp.secure also provides a native but somewhat awkward - Windows GUI for administration. When inspecting the configuration or making changes, we often preferred to access the XML configuration file directly.

The product has a number of shortcomings that suggest a lack of overall polish. The error/block pages are hard-coded, making them impossible to edit. Without such modification, the software immediately tells the potential intruder what kind of countermeasure software is installed. However, Version 2.0 of webApp.secure was released after testing and many of these issues might have been addressed.

MultiNet iSecureWeb focuses on Microsoft's IIS

MultiNet's iSecureWeb also is built with ISAPI technology and intended for deployment on IIS hosts. A proxy site (the "Gateway") is set up to filter incoming requests headed to an origin site. Policy administration is done via a stand-alone interface (the "Studio") that can be installed on a separate box. Studio is a two-pane, native Windows affair. Getting used to navigating around its multi-tab, multi-level tree view control - and learning how to make sense of it all - takes a considerable investment of time and patience.

As for the security capabilities of the default rules, common buffer overflow, the default policies handle the illicit character sequence and directory traversal attacks well. However, neither SQL injection nor form-field manipulations are dealt with adequately.

The predominant approach is clearly negative-model, which limits the reach of the default rule set and makes post-installation configuration a must for a secure setup. At that point, considerable power is available to the administrator - especially one willing to wade through the intricacies of the user interface and, in the case of certain rules, deal with the complexities of regular expression syntax. There is probably no Web-based attack that one cannot stop with an iSecureWeb rule, if you've got the patience and knowledge to create and apply it properly.

Error pages are easily located and edited, a good anti-fingerprinting measure. However, it is all for naught because our installation of iSecureWeb doubled the HTTP headers in every response and certain HTTP response codes lacked the usual response message following the numeric code. Not only does such behavior make a host easy to fingerprint, it raises serious doubts about the soundness of MultiNet's proxy implementation in general. Before running iSecureWeb in a production environment, we would want more assurance that it can be set up in a way that makes it fully HTTP-compliant.

Conclusion

The products we tested fall into two distinct classes. The low-end products SecureIIS, webApp.secure, iSecureWeb, and eServer Secure - are useful but have configuration or occasional operational problems. SecureIIS - while potentially the least capable - is probably the best bet for someone looking for some simple protection for the most basic attacks. However, for

those administrators who want to get serious about application-level protection, it is really only a choice between InterDo and App.Shield, with AppShield having a slight advantage in our assessment. However, both have significant learning curves and might require consulting services for correct usage.

In the final analysis there is a lingering question of whether some of the "exploits" these products protect against shouldn't be dealt with during the Web application development process.

Obviously filtering out bad requests is a wise addition to a Web server, but shouldn't a Web application keep track of field sizes and allowed data directly? It would be less expensive and more effective to design security into a Web application in the first place.

Given Sanctum's recently released developer-focused product AppScan DE, it would seem that even Web application firewall vendors understand the need to have security designed into the application from the start. However, the cost of reworking an existing Web application might be significant enough to make even expensive Web application firewalls cost-effective additions to the Web administrator's security arsenal.

Strict password requirements and mutli-level administrative rights show InterDo is serious about keeping its house in order.

How we did it

We used a pair of Dell PowerEdge 6000 servers running Windows 2000 and Microsoft Internet Information Server 5.0 as the testing platform. The test sites installed used ColdFusion and Active Server Pages for dynamic database access and did not have input sanitization built in. Testing covered exploits such as URL tampering, form-field manipulation, SQL injection and many known IIS server specific exploits. Two other machines on a connected network using automated security audit tools and manual attacks performed testing. A third machine was used as the administration console for altering and configuration where possible. Server interaction was monitored not only at the browser level but the underlying HTTP discussion was monitored to ensure standard interaction between systems.

Global Test Alliance

Powell is a member of the Network World Global Test Alliance, a cooperative of the premier reviewers in the network industry, each bringing to bear years of practical experience on every review. For more Test Alliance information, including what it takes to become a member, go to www.nwfusion.com/alliance.

Other members: Mandy Andress, ArcSec; John Bass, Centennial Networking Labs, North Carolina State University; Travis Berkley, University of Kansas; Jeffrey Fritz, University of California, San Francisco; James Gaskin, Gaskin Computing Services; Greg Goddard, University of Florida; Thomas Henderson, ExtremeLabs; Miercom, Network consultancy and product test center; David Newman, NetworkTest; Christine Perey, Perey Research & Consulting; Barry Nance, independent consultant. Joel Snyder, Opus One.

BY THOMAS POWELL, NETWORK WORLD GLOBAL TEST ALLIANCE

Powell is the CEO of PINT, a Web development and consulting firm in San Diego. He is also the author of numerous Web development books. He can be reached at tpowell@pint.com.

THIS IS THE FULL-TEXT. Copyright Network World Inc. Aug 18, 2003

19/9/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

01840577 Supplier Number: 42328191 (THIS IS THE FULLTEXT)
Range of process monitors for presses
Metallurgia, p338
Sept, 1991
ISSN: 0141-8602
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 129
TEXT:
Brankamp have recently introduced into the UK a new generation of Processa which has been specifically designed for use in the field of pressworking.

The new Processas 8050 and 8060 are easily retrofittable to all types of presses, and by the use of strategically placed force sensors, monitors the production conditions being produced and displays the information collected by means of a large graphic display screen. The Processa automatically learns the process parameters and reacts immediately to deviations.

The Processas are easy to use with a simple menu for the operator. Other features include **display** and setting of limit values during operation, memory and **display** of the last 112 stroke values, counter, stop **reason** **code** and stop-go diagram.

Brankamp (UK) Ltd, 1582/1584 Coventry Road, Yardley, Birmingham B26 1AD.

PUBLISHER NAME: FMJ International Publications Ltd.
COMPANY NAMES: *Brankamp (UK)
EVENT NAMES: *330 (Product information)
GEOGRAPHIC NAMES: *4EUUK (United Kingdom)
PRODUCT NAMES: *3823000 (Process Instruments, Controls)
INDUSTRY NAMES: BUSN (Any type of business); METL (Metals, Metalworking and Machinery)
NAICS CODES: 334513 (Instruments and Related Products Manufacturing for Measuring, Displaying, and Controlling Industrial Process Variables)
SPECIAL FEATURES: LOB; COMPANY

19/9/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

07207592 SUPPLIER NUMBER: 14815444 (THIS IS THE FULL TEXT)
Software review: response. (CoLinear Systems Inc.'s Response software)
Barry, Cury
Catalog Age, v11, n2, p87(2)
Feb, 1994
ISSN: 0740-3119 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1265 LINE COUNT: 00100

TEXT:

CoLinear Systems Inc., founded by Lloyd Merriam, has been marketing Response systems products since 1985. There have been more than 325 sales (the company has 200-plus active users on maintenance), making Response one of the more widely used mail order systems.

Response runs on the DOS platform and is programmed in DataFlex (fourth generation language by Data Access); it utilizes a relational database structure. We tested Response version 4.6, which was released in July 1993.

System features and functions

Response includes modules for order fulfillment, credit card processing, "real-time" (inventory-driven) or "proforma" (order-driven) order processing, customer service, detailed customer history, returns and refund processing, prospect management, file maintenance, National Change of Address (NCOA) processing, continuity, serialization, Matchcode and Soundex algorithms, service bureau interface, media analysis, sales and inventory analysis, inventory control and ad-hoc reporting. These are in addition to the Response modules noted above in the product description.

The Lite version restricts users to 600 orders month, a maximum of 10,000 customers and 10,000 prospects. Full purchase-price credit, however, is given toward the upgrade to the unrestricted version, with which Life is fully compatible (the same file structure is used and it's not necessary to convert files).

Response has been installed for a wide variety of catalogs, ranging from gifts and fashion to business-to-business. Electronics, computer hardware and software catalogers are also users. In fact, Response has an inventory serialization feature that is a requirement in these businesses. The system can do multiple levels of kit (set or component) inventory and will tell you how many finished sets you can make.

The multi-user version, which runs on Novell Netware, can process several thousand orders per day. One of CoLinear's largest installations processes 7,000 orders per day during the mailer's peak period; another installation has more than 70 users on the system. These numbers are generally associated with larger, mid-range systems.

The system's order entry approach is very efficient and involves only three screens; a running dollar total is displayed on each screen. We found a slight disadvantage in that Response has no "hot key" to allow inventory availability inquiries from the first order entry screen. Instead, users must enter the detail line item or exit and go into inventory maintenance. This can still be accomplished with relative ease, although it takes a couple of extra steps. We did like, however, the fact that future ship dates can be entered for an order - a neat feature for gift catalogers.

When you inquire about the status of an inventory item, the display presents a variety of information. Returns are tracked by **reason code** , but these are not displayed in the inventory record, nor are item cancellations. The **display** does show the availability and quantity committed (but not yet picked) of any item, and also allows you to view the sales history of the item in descending date sequence, including orders that have not yet shipped.

Response offers various standard reporting forms, including catalogs square inch analysis by page, gross margin, product class activity, stock requirements, media return on investment, to name but a few. Many of the reports can be qualified by date ranges as well as a choice of sequences. Reports can be viewed on the screen, printed or written to a file. With the company's help, a number of the users we interviewed have developed their own cutomized reports.

The Response system comes with Data Access's standard DataFlex Query program, which does have some limitations (e.g., no subtotals). Should the standardized reports and Query capabilities not suffice, you can design reports using a report writer package from Data Access called FlexQL ($595 for multi-user settings).

Response takes a min/max approach to inventory reporting. It doesn't include an inventory forecasting module, nor does the system report on catalog-percent-complete. Response's export feature, however, enables the user to take data to another application or spreadsheet to do forecasting.

Support

The user documentation we received with Response 4.6 was partially outdated, although we were told CoLinear has contracted with a technical writing firm, RKS Associates, for a complete rewrite of its documentation into four distinct manuals (Quick Start Guide, Manager's Guide, Customer Service Guide and a Technical Reference Guide). We previewed a draft copy of the Quick Start Guide, and if it is any indication of how the rest of the manuals will be written, they will be big plus toward CoLinear's goal of competing with mid-range catalog management systems.

CoLinear's staff consists of two full-time programmers, two full-time support personnel and two sales and marketing reps. The company says it plans to hire an additional programmer early in 1994 and possibly an additional support person.

CoLinear provides a toll-free fax number (but no telephone rep) for support, on the theory that a faxed description of a problem or question provides a concise permanent record. The majority of the users we spoke with have used the fax, but would rather talk to a support person even if they have to pay for the call. The customer support fees are charged annually and based on 14% of the user's installed modules. Fees for an optional maintenance contract are billed monthly. Users who do not choose maintenance coverage for a given month are charged $50 an hour for support, with a $10 minimum per call. Under maintenance, CoLinear provides unlimited phone/fax/modem support as needed and two major upgrades per year. Each upgrade is valued at 6% of the user's system value, less any maintenance fees paid for the preceding six months. If a user buys a maintenance contract for the prior six months, the upgrade is free.

Training is available at CoLinear's offices for $300 a day or on site at $500 a day, plus expenses. Nevertheless, "fewer than a dozen clients have asked to be formally trained on Response. The majority of users work with the trial system to get up to speed and elect to not use the formal training," says Merriam.

Unlike some other PC-based catalog management software companies, CoLinear is open to customization. Since 1992, it has incorporated clients' customizations into its base programs; these options can be turned on or off when the company's programmers are generating object code for a new client. Customization may be done on a project basis at $100 an hour.

CoLinear provides an on-line bulletin board service in which users can converse and draw down program fixes prior to the next release. CoLinear held its first Users Conference in March 1993. The users we spoke with felt this was an extremely worthwhile event and that continued conferences would lead to enhancements that would keep Response growing in function and feature.

F. Curtis Barry and Company interviewed 10 of CoLinear's clients. Ratings by four users, as well as our own, are featured in the chart below. All the companies we interviewed would choose Response again if they were selecting a software package.

[TABULAR DATA OMITTED]

Curt Barry is president of F. Curtis Barry & Co., a Richmond, VA-based consulting firm specializing in MIS planning, selection of catalog management systems and customized system design.

SPECIAL FEATURES: illustration; table
COMPANY NAMES: CoLinear Systems Inc.--Products
INDUSTRY CODES/NAMES: RETL Retailing; ADV Advertising, Marketing and Public Relations
DESCRIPTORS: Computer software industry--Products; Software--Evaluation; Mail-order industry--Computer programs
PRODUCT/INDUSTRY NAMES: 7372203 (Database Mgmt Software Pkgs)
SIC CODES: 7372 Prepackaged software
FILE SEGMENT: TI File 148

19/9/4 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

13106719 (THIS IS THE FULLTEXT)
J.D. Edwards Announces General Availability of OneWorld Xe, -2-
PR NEWSWIRE
October 02, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1007

-- Data Collection and e-Fulfillment -- Transportation Management: -- Outbound Planning and Logistics -- Inbound Planning and Logistics -- Returns Processing -- Routing and Rating Guidelines -- Carrier Assignment -- e-Carrier Portal -- Import and Export -- Shipping/Order/Shipment Tracking -- Transportation Price Management -- Customer Relationship Management (CRM) -- e-Customer Portal -- Sales Force Automation: -- Siebel eBusiness -- Siebel Sales -- Siebel Call Center -- Service and Warranty Management: -- Customer Information Management -- Product Installed Base Management -- Service Contract Management -- Call Management -- Service Order Management -- Return Material Authorization -- Warranty Management -- Trade Promotion Management -- Field Dispatch and Repair -- Siebel eBusiness -- Siebel Call Center -- Siebel Field Service -- Siebel Service -- Web Storefront: -- IBM WebSphere Commerce Suite Integration -- Microsoft Commerce Server Integration -- Procurement Management -- e-Supplier Portal -- Service/Expenditure Procurement Process: -- Request for Quote -- Contract Awards -- Encumbrance Processing -- Progress Payments -- Submittal Tracking and Holds -- Change Order Management -- Contract Close-out -- Stock-Based and Non-Stock Procurement: -- Purchase Order Workbench -- Purchase Order Entry -- Purchase Request for Quote/Bid Entry -- Requisition Workbench -- Requisition Entry -- Blanket and Contract Order Process -- Change Order Process -- Vendor Schedule Process -- Landed Cost Calculator -- Electronic Approval Process -- Receiving Process (Non-Advanced Warehouse) -- 2-way Match Process -- 3-way Match Process -- Evaluated Receipts Process -- Draft Payment Process -- Rebate Process -- Receipt Routing and Material Handling -- Supplier Management: -- Delivery Analysis -- Quality Analysis -- Cost Analysis -- Supplier Certification Process -- Supplier Catalog Maintenance -- Base Price Processing -- Multi Mode Matrix Pricing -- Purchase Rebate Agreement -- Rebate History Workbench -- Ariba Buyer -- MRO Procurement -- Indirect Goods Procurement -- Approval Routing and Workflow -- Ariba Buyer Integration -- Extensity Travel, Time and Expense Management: -- Travel Planning -- Time Sheets -- Expense Reports -- Extensity Travel, Time and Expense Management Integration -- Project Management -- Project Costing: -- Set-up -- Templates -- Budgeting -- Commitments -- Forecasting -- Profit Recognition -- Work-in-Progress Capitalization -- Project Change Management: -- Issue Identification -- Change Request Processing -- Budget Integration -- Integrated Contract Awards -- Proposed Change Order Processing -- Change Order Execution -- SubContract Management: -- Bids -- Awards -- Commitment Processing -- Progress Payments -- Retention Management -- Submittal Tracking and Holds -- Contract Close-out -- Change Order Management -- Owner Contract Management -- Contract Billing: -- Lump Sum -- Unit Rate -- Progress -- Milestone -- Time and Material -- Cost Components -- Draws -- Rated Draws -- Variable Fees -- Service Billing: -- Time and Materials -- Billing Rate Tables -- Revenue Recognition -- Asset Management -- Asset Search and Location -- Location Workbench -- Financing and Insurance Information -- Depreciation History -- Cost Analysis -- Revenue Billing and Tracking -- Plant and Equipment Maintenance Management: -- Equipment/Component Relationships -- Equipment/Component Workbench -- Meter Readings Management -- Permit/License Management -- Cost Workbench by Repair/Reason Code --

Equipment Time Billing -- Equipment Location Tracking -- Equipment Preventive Maintenance Scheduling -- Preventive Maintenance Backlog Workbench -- Preventive Maintenance Workorder and Scheduling Process -- Utilization and Performance Analysis -- Cost and Retirement Analysis -- Spreadsheet Analytical Tool -- Real Estate Management: -- Tenant Lease Administration -- Landlord Lease Administration -- Security Deposits -- Lease Abstracts -- Ad Hoc Billing -- Recurring Billing -- Common Area Maintenance Billing -- Escalation (CPI) Billing -- Sales Reporting Billing -- Fixed Asset Management: -- Asset Search and Location -- Location Workbench -- Financing and Insurance Information -- Depreciation History -- Cost Analysis -- Revenue Billing and Tracking -- Financial Management -- Address Book -- Accounts Payable -- Accounts Receivable -- General Accounting -- Financial Planning and Budgeting -- Financial Reporting -- Advanced Financial Reporting -- Activity-Based Costing (ABC) -- Multi-Currency -- Cash Basis Accounting -- Time Accounting -- Treasury Management -- Human Resource Management -- Payroll: -- US Payroll -- Canadian Payroll -- Mexican Payroll -- Australia/New Zealand Payroll -- Human Resources: -- Employee Self Service -- Compensation Management -- Benefits Administration -- Position Control -- Recruitment -- Competency Management -- Health Safety Management -- Manager Self Service -- History/Turnover Analysis -- Job Information -- Time Card Automation -- Knowledge Management -- Business Intelligence: -- Key Performance Indicators -- Enterprise Score Card -- Data Marts -- Content Management: -- Web Based Training -- Custom Documentation Tool -- Content Manager -- Collaboration Enablement -- Advanced Planning Agent -- Advanced Planning Adapter -- Computer Telephony Integration (CTI) -- EDI -- Extended Process Integration (XPI): -- XPI internal -- XPI external -- Foundation Tools -- Design Tools -- Interactive Engine -- Batch Engine -- Portal Tools -- Java Application Server (JAS) -- Workflow Tools -- Interoperability Tools -- Middleware and Platform Support -- Deployment and Product Packaging Tools -- Solution Integrator Tools: -- Solution Explorer -- Graphical **Display** Modeler -- Auto Pilot Tool Set: -- Auto Pilot Scripting Tool -- Virtual User -- Performance Analyzer -- Event Capture About J.D. Edwards

J.D. Edwards is a leading provider of agile, collaborative solutions for the Internet economy. The Company's open solutions give organizations the freedom to choose how they assemble their internal applications and how they collaborate with partners and customers across the supply chain to increase competitive advantage.

Founded in 1977, J.D. Edwards is headquartered in Denver. Additional information can be obtained by contacting the Company via the Internet at www.jdedwards.com or at 800-727-5333.

NOTE: J.D. Edwards is a registered trademark of J.D. Edwards & Company. The names of all other products and services of J.D. Edwards used herein are trademarks or registered trademarks of J.D. Edwards World Source Company. All other product names used herein are trademarks or registered trademarks of their respective owners. The historical results stated above are not necessarily indicative of the results of any future period.

/CONTACT: Bryce Allen of J.D. Edwards & Company, 303-334-5887, or bryce_allen@jdedwards.com; or Michele Landry of The Weber Group, 650-463-8620, or cell, 650-814-7834, or mlandry@ca.webergroup.com, for J.D. Edwards & Company/ 12:00 EDT

COMPANY NAMES: Microsoft Corp; Oneworld; Extensity Inc; IBM Corp; Ariba Inc

DESCRIPTORS: Strategy; Company News; Government Spending; Government News; Human Resources & Employment; Report & Accounts; Results; Property & Real Estate; General News; Regulation of Business; Production; Expenditure; Corporate Finance; Facilities & Equipment; Contracts & New Orders; Foreign Trade; Economic News; Imports & Exports

COUNTRY NAMES/CODES: New Zealand (NZ) ; Australia (AU) ; Mexico (MX) ; Canada (CA)
REGIONS: Australasia; Pacific Rim; Americas; Latin America; North America
SIC CODES/DESCRIPTIONS: 4810 (Telephone Communications); 9441 (Administration of Social & Manpower Programs); 6282 (Investment Advice); 6200 (Security & Commodity Brokers); 6531 (Real Estate Agents & Managers) ; 6722 (Management Investment Open-End); 5045 (Computers Peripherals & Software); 7372 (Prepackaged Software); 7375 (Information Retrieval Services); 3571 (Electronic Computers); 7389 (Business Services NEC); 5961 (Catalog & Mail Order Houses)
NAICS CODES/DESCRIPTIONS: 5133 (Telecommunications); 92313 (Admin of Other Human Resource Programs); 52393 (Investment Advice); 523999 (Miscellaneous Financial Investment Activities); 531311 (Residential Property Managers); 52392 (Portfolio Management); 52591 (Open-End Investment Funds); 42143 (Computer & Peripheral Equipment & Software Whsle); 51121 (Software Publishers); 514191 (On-Line Information Services); 334111 (Electronic Computer Mfg); 56142 (Telephone Call Centers); 45411 (Electronic Shopping & Mail-Order Houses)

19/9/5 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire

00983349 20030519SFM036 (THIS IS THE FULLTEXT)
Expedia Corporate Travel to Serve Corporations w/ Needs
PR Newswire
Monday, May 19, 2003 07:00 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 936

TEXT:
BELLEVUE, Wash., May 19 /PRNewswire-FirstCall/ - Expedia(R) Corporate Travel, a full-service travel management company operated by Expedia, Inc. (Nasdaq: EXPE), today announced its solution for corporations with heavily managed travel needs. Slated for general availability in June, the enhanced version of Expedia(R) Corporate Travel provides stronger policy controls and enhanced reporting functionality, as well as a broad range of inventory options. This upgrade from Expedia's current offering will be provided at no cost to existing customers.

"Today's announcement marks a significant evolution as we can now address the entire corporate travel market, including companies with more heavily managed needs," said Matt Hulett, vice president of Expedia(R) Corporate Travel. "Since our initial launch in November 2002, businesses of all sizes have joined Expedia(R) Corporate Travel. We can now fully support them with one of the only offerings in the marketplace that integrates full-service travel management with superior proprietary technology -- all at tremendous cost-savings compared with traditional solutions."

Policy

The enhanced version of Expedia(R) Corporate Travel supports companies' travel policies with several features that enable a travel manager to efficiently administer control over employees' travel to drive maximum savings. Corporate negotiated rates for air, hotel, and car are each offered alongside Web fares, Expedia's special hotel rates, and published fares in a

single **display** . By providing this integrated view of all options, Expedia helps increase online adoption because travelers see a full range of travel possibilities.

Expedia's technology platform layers strong policy levers on top of this comprehensive set of travel options. Search results will optimize and "up-sell" a company's in-policy options and preferred suppliers by repeatedly displaying them first and denoting out-of-policy options with a red flag. Companies can require travelers who book out of policy to specify a **reason code** -- customizable by the company and specific to air, hotel or car bookings -- that explains their justifications for breaking policy. When a booked itinerary does not follow policy, an e-mail notification system can push an alert to the travel manager and any other designated employee, such as a supervisor.

Travel managers can easily configure these and other policy settings for all travelers or create multiple traveler groups -- for example, a group for VIPs and executives and a group for general travelers -- each of which can have varying levels of policy and payment types. Policy controls can also be customized based on type of travel: air, hotel, and car.

Reporting

Also new to Expedia(R) Corporate Travel is an enhanced reporting wizard that provides granular detail on travel spend on a daily basis. Travel managers can view timely, reconciled data on all bookings in one location, whether booked online or via an agent. Expedia will offer new report templates that offer insight into traveler activity and policy compliance. Among the new templates is an "In Progress Report," which tracks on-the-road travelers and their whereabouts, if needed in case of emergencies.

Expedia's reports can drill down to departmental and individual-traveler level of detail. To get a comprehensive understanding of the savings that Expedia offers, reporting can be used to compare savings based on a company's pre-determined lowest logical fare versus the lowest fare offered by Expedia or the fare chosen by travelers.

"The Expedia(R) Corporate Travel solution has already helped my company achieve cost-savings and a level of convenience that were previously difficult to attain," said Patti Devine-Beckwith, office and logistics manager of Gen Con LLC, a producer of premier hobby gaming conventions. "We look forward to implementing the enhanced version of Expedia because the new policy controls and reporting features will provide further insight into our travel spend so that I can identify additional ways to reduce costs."

Expedia(R) Corporate Travel for companies of all sizes will also include the following new features:

-- Flexible data collection -- enables a company to collect all of the data it needs and view it via reporting and within traveler

profiles.
The data includes tracking codes, which map travelers to departments, business units or any other organizational unit, as well as custom data fields, which are configured by the travel manager to integrate project codes, employee numbers, and any other required information into the booking tool.

-- Bulk loading of profiles -- allows traveler profiles from any Global Distribution System (GDS) to be seamlessly loaded into Expedia(R) Corporate Travel, facilitating a quick implementation.

-- Online Travel Manager Resource Center -- provides account setup guidance, traveler adoption tools, and other helpful materials.

The latest version of Expedia(R) Corporate Travel builds on previously announced service offerings, including its standard Corporate support level, Custom support level with dedicated agents, International desk, and Executive Services options.

For more information on Expedia(R) Corporate Travel, please visit http://corporate.expedia.com or call 1-866-328-0110.

About Expedia(R) Corporate Travel

Expedia(R) Corporate Travel is a full-service travel management company operated by Expedia, Inc., the world's leading online travel service and the eighth largest travel agency in the U.S. Expedia(R) Corporate Travel provides a full-service option for businesses by bringing together the best of technology and corporate support in a complete, single-source solution. Business travelers have access to specialized tools, while companies can take advantage of rich management and reporting features. Expedia is a majority-owned subsidiary of USA Interactive (Nasdaq: USAI). CST: 2029030-40

SOURCE Expedia, Inc.
CONTACT: Al de Leon of Edelman Public Relations, +1-312-233-1218, or al.deleon@edelman.com, for Expedia, Inc.
Web site: http://www.expedia.com

COMPANY NAMES: Expedia, Inc.; Expedia Corporate Travel; USA Interactive; GENCON NV; GENCON LTD
INDUSTRY NAMES: CORPORATE; MARKETING; NEW PRODUCT DEVELOPMENT; BUSINESS SERVICES; BUSINESS TRAVEL; PASSENGER TRANSPORT; TRANSPORT; TRAVEL AGENTS; TRAVEL AND TOURISM
EVENT NAMES: PRODUCT LAUNCHES; NEW PRODUCT DEVELOPMENT; COMPANY PROFILES;

CORPORATE FINANCIAL DATA; FINANCIAL AND COMMODITY MARKETS; PERSONAL PROFILES; TECHNOLOGY DEVELOPMENT